

APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION			
LAST NAME Leyden		FIRST NAME James	
SSN ***-**-****		BIRTH DATE 4/25/1997	PHONE - TYPE (610) 680 - 6555 - Mobile
EMAIL jamieleydeniv@gmail.com			
EMERGENCY CONTACT			
NAME Mary Leyden		ADDRESS 1436 Colton Road, Gladwyne, 44 19035	
PHONE (610) 812 - 8804	EMAIL ADDRESS mleyden@cfi-knoll.com		RELATIONSHIP mother
CURRENT ADDRESS			
STREET ADDRESS 138 E 38th St		CITY New York	STATE NY
MOVE IN DATE		MOVE OUT DATE current	MONTHLY RENT \$4,090.00 / Mo.
EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Vice President		EMPLOYER/COMPANY Marathon Asset Management	
SUPERVISOR Jon Glass		SUPERVISOR PHONE (212) 500 - 3182	SALARY \$175,000.00/Yr.
EMPLOYER ADDRESS One Bryant Park		CITY New York	STATE NY
			ZIP 10036
BACKGROUND INFORMATION			
Have you ever filed for bankruptcy? NO		Have you ever willfully refused to pay rent when due? NO	
Have you ever been evicted from a tenancy or left owing money? NO		Have you ever been convicted of a crime? NO	
PETS			
1. TYPE dog	BREED Pitbull	NAME Roxy	
SEX female	AGE 12	WEIGHT 50	COLOR Brown
NEW YORK CITY TENANT FAIR CHANCE ACT			
Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure: 1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing. 2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report. 3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/. 4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.			

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ Application consent was digitally accepted by James Leyden



Signed by James Leyden

Fri May 2 2025 01:58:44 PM EDT

Key: F83F9423; IP Address: 38.108.239.5

James Leyden (Applicant)

Date

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

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
James Leyden	XXXXXXXXXXXX3008	15803948	\$21.50

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

APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION			
LAST NAME Beans		FIRST NAME Morgan	
SSN ***_**_****		BIRTH DATE 12/20/1996	PHONE - TYPE (404) 680 - 4021 - Mobile
EMAIL morganebeans10@gmail.com			
CURRENT ADDRESS			
STREET ADDRESS 138 E 38th St, 4B		CITY New York	STATE NY
MOVE IN DATE		MOVE OUT DATE current	MONTHLY RENT \$4,000.00 / Mo.
EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Nurse Practitioner		EMPLOYER/COMPANY NYU Langone Health Systems	
SUPERVISOR Jennifer Oliver		SUPERVISOR PHONE (347) 491 - 0096	SALARY \$156,000.00/Yr.
EMPLOYER ADDRESS 530 First Avenue		CITY New York	STATE NY
			ZIP 10016
BACKGROUND INFORMATION			
Have you ever filed for bankruptcy? NO		Have you ever willfully refused to pay rent when due? NO	
Have you ever been evicted from a tenancy or left owing money? NO		Have you ever been convicted of a crime? NO	
PETS			
1. TYPE dog	BREED Pitbull	NAME Roxy	
SEX female	AGE 12	WEIGHT 50	COLOR Brown
NEW YORK CITY TENANT FAIR CHANCE ACT			
Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure: 1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing. 2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report. 3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/. 4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.			

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ Application consent was digitally accepted by Morgan Beans



Signed by Morgan Beans

Fri May 2 2025 08:12:57 PM EDT

Key: AA20F83B; IP Address: 47.230.207.31

Morgan Beans (Applicant)

Date

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

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Morgan Beans	XXXXXXXXXXXX1001	15805457	\$21.50

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

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for James Leyden**The property's screening criteria result****PENDING**

There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for James Leyden: 811

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



Rental Report for James Leyden, 5/27/2025 at 685 First Ave

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

Credit Quick Summary		
Total annual income (reported by Applicant)	\$175,000.00	
Total verified annual income	Pending	
Total verified combined annual income to rent ratio	Pending (based on rent of \$7,320.00)	
Total number of accounts	17	
Accounts with no late payments	16 (0 unpaid past due)	
Accounts paid 30-59 days past due	1 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	\$8,511.00 (\$0.00 past due)	
Outstanding revolving debt	\$8,511.00 (10% of limit) (\$0.00 past due)	
Outstanding loan balance	\$0.00 (\$0.00 past due)	
Bankruptcies, foreclosures, and legal items	0	
Collection total balance (includes past due)	\$0.00	
Rental History records found	0	

Identity	From Application	From Equifax
Name:	James Leyden	JAMIE LEYDEN JAMES J. LEYDEN, 4
SSN:	***_**_****	***_**_****
Birth Date:	4/**/1997	4/**/1997

Addresses	From Application	From Equifax
	138 E 38th St New York, NY 10016 - US	203 W 22ND ST. 1 NEW YORK, NY 10011 (Applicant) Reported 5/2025 138 E 38TH ST. 4B NEW YORK, NY 10016 (Applicant) Reported 5/2025 1436 COLTON RD. GLADWYNE, PA 19035 (Applicant) Reported 5/2025 636 E 11TH ST. 7A NEW YORK, NY 10009 (Applicant) Reported 5/2025

Employment	From Application	From Equifax
Applicant:	Vice President Marathon Asset Management \$175,000.00/Yr. Total annual Income: \$175,000.00	

Criminal and Other Public Records			
Requested For James Leyden	Period Searched 5/27/2018 - 5/27/2025	Requested 5/27/2025	Returned 5/27/2025
Results No Records Found			

National Sex Offender Registry History		
Requested For James Leyden	Date Requested 5/27/2025	Date Returned 5/27/2025
Results No Records Found		



Restricted Person Search		
Requested For James Leyden	Requested 5/27/2025	Returned 5/27/2025
Results <i>No Records Found</i>		

Risk Model Name RealPage AI Score (Applicant)	Score 811	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).	

Risk Model Name Credit Score (Applicant)	Score 762	Score Factors Lack of sufficient credit history on bankcard or revolving accounts You have too many delinquent or derogatory accounts The date that you opened your oldest account is too recent Lack of sufficient relevant first mortgage account information
	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).	

Account Name AMERICAN EXPRESS (Applicant)	Opened 2/2022	Last Active 4/2025	30-59	60-89	90+	Past Due	Balance \$7,300.00
	Monthly Payment	High Credit	Type	Comments			
		\$10,540.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			
	Payment History 0 5/25 3/25 1/25 11/24 9/24 7/24 5/24 3/24 1/24 11/23 9/23 7/23						

Account Name BARCLAYS BANK DELAWARE (Applicant)	Opened 6/2023	Last Active 4/2025	30-59	60-89	90+	Past Due	Balance \$905.00
	Monthly Payment \$29.00	High Credit \$2,431.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History						
	0 5/25 3/25 1/25 11/24 9/24 7/24 5/24 3/24 1/24 11/23 9/23 7/23						

Rental Report for James Leyden, 5/27/2025 at 685 First Ave

Account Name JPMCB CARD SERVICES (Applicant)	Opened 6/2022	Last Active 4/2025	30-59 1	60-89 0	90+ 0	Past Due	Balance \$249.00
	Monthly Payment \$35.00	High Credit \$1,265.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 5/253/251/2511/249/247/245/243/241/2411/239/237/23						
Account Name APPLE CARD - GS BANK (Applicant)	Opened 4/2021	Last Active 3/2025	30-59	60-89	90+	Past Due	Balance \$57.00
	Monthly Payment \$10.00	High Credit \$1,797.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 4/252/2512/2410/248/246/244/242/2412/2310/238/236/23						
Account Name AMERICAN EXPRESS (Applicant)	Opened 12/2021	Last Active 1/2022	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$15,000.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 0 0 3/221/22						
Account Name CUSTOMER BANK (Applicant)	Opened 2/2023	Last Active 2/2023	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$12,500.00	Type INSTALLMENT	Comments FIXED RATE Rate/Status 1: Pays account as agreed			
Account Name AMERICAN EXPRESS (Applicant)	Opened 6/2022	Last Active	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$10,000.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 7/22						
Account Name WELLS FARGO CONSUMER (Applicant)	Opened 8/2022	Last Active 8/2024	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$7,916.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 5/253/251/2511/249/247/245/243/241/2411/239/237/23						
Account Name AMERICAN EXPRESS (Applicant)	Opened 5/2019	Last Active 11/2022	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$6,629.00	Type OPEN ACCOUNT	Comments ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			
	Payment History 0 1/2311/229/227/225/223/221/2211/219/217/215/213/21						



Rental Report for James Leyden, 5/27/2025 at 685 First Ave

Account Name AMERICAN EXPRESS (Applicant)	Opened 9/2022	Last Active 1/2023	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$5,110.00	Type REVOLVING	Comments ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			
	Payment History 0 0 0 0 0 0 0 3/23 1/23 11/22						
Account Name CITICARDS CBNA (Applicant)	Opened 3/2022	Last Active 7/2023	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$3,288.00	Type REVOLVING	Comments ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			
	Payment History 0 6/24 4/24 2/24 12/23 10/23 8/23 6/23 4/23 2/23 12/22 10/22 8/22						
Account Name AMERICAN EXPRESS (Applicant)	Opened 1/2023	Last Active	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$2,282.00	Type OPEN ACCOUNT	Comments ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			
	Payment History 0 2/25 12/24 10/24 8/24 6/24 4/24 2/24 12/23 10/23 8/23 6/23 4/23						
Account Name CAPITAL ONE BANK USA (Applicant)	Opened 9/2019	Last Active 4/2022	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$1,535.00	Type REVOLVING	Comments ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			
	Payment History 0 5/22 3/22 1/22 11/21 9/21 7/21 5/21 3/21 1/21 11/20 9/20 7/20						
Account Name WELLS FARGO CARD SER (Applicant)	Opened 2/2019	Last Active 2/2022	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$1,289.00	Type REVOLVING	Comments ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			
	Payment History 0 3/25 1/25 11/24 9/24 7/24 5/24 3/24 1/24 11/23 9/23 7/23 5/23						
Account Name BANK OF AMERICA (Applicant)	Opened 12/2023	Last Active 6/2024	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$1,237.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 5/25 3/25 1/25 11/24 9/24 7/24 5/24 3/24 1/24						

Rental Report for James Leyden, 5/27/2025 at 685 First Ave

Account Name AMERICAN EXPRESS (Applicant)	Opened 4/2022	Last Active	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$336.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 5/25 3/25 1/25 11/24 9/24 7/24 5/24 3/24 1/24 11/23 9/23 7/23						
Account Name CITICARDS CBNA (Applicant)	Opened 3/2024	Last Active	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$0.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 4/25 2/25 12/24 10/24 8/24 6/24 4/24						

Previous Credit Inquiries	
From Equifax	
3/2024	CBNA (Applicant)



California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Morgan Beans**The property's screening criteria result****PENDING**

There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Morgan Beans: 708

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



Rental Report for Morgan Beans, 5/27/2025 at 685 First Ave

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

Credit Quick Summary		
Total annual income (reported by Applicant)	\$156,000.00	
Total verified annual income	Pending	
Total verified combined annual income to rent ratio	Pending (based on rent of \$7,320.00)	
Total number of accounts	14	
Accounts with no late payments	14 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	\$136,072.00 (\$0.00 past due)	
Outstanding revolving debt	\$37,651.00 (12% of limit) (\$0.00 past due)	
Outstanding loan balance	\$98,421.00 (\$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:	Morgan Beans	MORGAN BEANS
SSN:	***_**_****	***_**_****
Birth Date:	12/**/1996	12/**/1996

Addresses	From Application	From Equifax
	138 E 38th St, 4B New York, NY 10016 - US	280 WILLOW ST. NEW HAVEN, CT 06511 (Applicant) Reported 5/2025 138 E 38TH ST. 4B NEW YORK, NY 10016 (Applicant) Reported 5/2025 786 SHERWOOD RD NE ATLANTA, GA 30324 (Applicant) Reported 5/2025

Employment	From Application	From Equifax
Applicant:	Nurse Practitioner NYU Langone Health Systems \$156,000.00/Yr. Total annual Income: \$156,000.00	

Criminal and Other Public Records			
Requested For Morgan Beans	Period Searched 5/27/2018 - 5/27/2025	Requested 5/27/2025	Returned 5/27/2025
Results No Records Found			

National Sex Offender Registry History		
Requested For Morgan Beans	Date Requested 5/27/2025	Date Returned 5/27/2025
Results No Records Found		



Restricted Person Search		
Requested For Morgan Beans	Requested 5/27/2025	Returned 5/27/2025
Results No Records Found		

Risk Model Name RealPage AI Score (Applicant)	Score 708	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).	

Risk Model Name Credit Score (Applicant)	Score 665	Score Factors Total of all balances on bankcard or revolving accounts is too high The date that you opened your oldest account is too recent The total of all balances on your open accounts is too high The balance amount paid down on your open installment accounts is too low
	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).	

Account Name DEPT OF ED (Applicant)	Opened 8/2020	Last Active 3/2025	30-59	60-89	90+	Past Due	Balance \$64,868.00																																							
	Monthly Payment \$721.00	High Credit \$66,686.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed																																										
	Payment History <table><tr><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></tr><tr><td>4/ 25</td><td>2/ 25</td><td>12/ 24</td><td>10/ 24</td><td>8/ 24</td><td>6/ 24</td><td>4/ 24</td><td>2/ 24</td><td>12/ 23</td><td>10/ 23</td><td>8/ 23</td><td>6/ 23</td><td colspan="8"></td></tr></table>							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							
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																																			

[illegible]

Account Name DEPT OF ED (Applicant)	Opened 8/2020	Last Active 3/2025	30-59	60-89	90+	Past Due	Balance \$19,364.00
	Monthly Payment \$216.00	High Credit \$20,500.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 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 DEPT OF ED (Applicant)	Opened 8/2017	Last Active 3/2025	30-59	60-89	90+	Past Due	Balance \$7,497.00
	Monthly Payment \$87.00	High Credit \$7,500.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 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 DEPT OF ED (Applicant)	Opened 8/2016	Last Active 3/2025	30-59	60-89	90+	Past Due	Balance \$6,692.00
	Monthly Payment \$76.00	High Credit \$6,500.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 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 AMERICAN EXPRESS (Applicant)	Opened 1/2023	Last Active 4/2025	30-59	60-89	90+	Past Due	Balance \$5,995.00
	Monthly Payment \$119.00	High Credit \$15,955.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 5/25 3/25 1/25 11/24 9/24 7/24 5/24 3/24 1/24 11/23 9/23 7/23						
Account Name NELNET LOAN SERVICIN (Applicant)	Opened 8/2020	Last Active 4/2022	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$66,686.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 6/22 4/22 2/22 12/21 10/21 8/21 6/21 4/21 2/21 12/20 10/20						
Account Name NELNET LOAN SERVICIN (Applicant)	Opened 8/2016	Last Active 4/2022	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$34,500.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 6/22 4/22 2/22 12/21 10/21 8/21 6/21 4/21 2/21 12/20 10/20 8/20						



Rental Report for Morgan Beans, 5/27/2025 at 685 First Ave

Account Name SALLIE MAE (Applicant)	Opened 1/2019	Last Active 12/2023	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$15,000.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 3/24 1/24 11/23 9/23 7/23 5/23 3/23 1/23 11/22 9/22 7/22 5/22						
Account Name SALLIE MAE (Applicant)	Opened 7/2017	Last Active 4/2024	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$15,000.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 7/24 5/24 3/24 1/24 11/23 9/23 7/23 5/23 3/23 1/23 11/22 9/22						
Account Name SALLIE MAE (Applicant)	Opened 6/2018	Last Active 4/2024	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$14,000.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 7/24 5/24 3/24 1/24 11/23 9/23 7/23 5/23 3/23 1/23 11/22 9/22						
Account Name SALLIE MAE (Applicant)	Opened 10/2016	Last Active 9/2023	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$10,000.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 11/23 9/23 7/23 5/23 3/23 1/23 11/22 9/22 7/22 5/22 3/22 1/22						
Account Name SYNCB/CARE CREDIT (Applicant)	Opened 4/2023	Last Active 7/2024	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$5,441.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 5/25 3/25 1/25 11/24 9/24 7/24 5/24 3/24 1/24 11/23 9/23 7/23						
Account Name SALLIE MAE (Applicant)	Opened 7/2016	Last Active 7/2021	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$5,000.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 9/21 7/21 5/21 3/21 1/21 11/20 9/20 7/20 5/20 3/20 1/20 11/19						

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 from 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.

Mark J. Schneider
Commissioner of Motor Vehicles

NEW YORK STATE ^{USA}

DRIVER LICENSE

ID **254 761 643** Class **D**

LEYDEN
JAMES, JOSEPH IV
138 E 38TH ST APT 4B
NEW YORK, NY 10016

DOB **04/25/1997**
Issued **04/04/2025**
Expires **04/25/2029**

E **NONE**
R **NONE**

Sex **M** Height **5'-10"** Eyes **GRN**

APR 97

Organ Donor

JAMES LEYDEN

APR 97

MARATHON ASSET MANAGEMENT

M

May 23, 2025

RE: Employment Verification for Jamie Leyden

To Whom It May Concern:

This letter is to confirm that Jamie Leyden has been an employee of Marathon Asset Management, L.P. since February 24, 2025. He currently holds the title of Vice President and has an annual salary of \$175,000.

Please feel free to contact me if you require any additional information.

Regards,

Shannon Dunn

Shannon Dunn
Human Resources Associate
212-500-3124
sdunn@marathonfund.com

For the year Jan. 1–Dec. 31, 2024, or other tax year beginning, 2024, ending, 20

See separate instructions.

Your first name and middle initial
James J

Last name
Leyden, IV

Your social security number
205 76 1513

If joint return, spouse's first name and middle initial

Last name

Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.
138 E 38th St

Apt. no.
4B

City, town, or post office. If you have a foreign address, also complete spaces below.
New York

State
NY

ZIP code
100162653

Foreign country name

Foreign province/state/county

Foreign postal code

Presidential Election Campaign
Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.
☐ You ☐ Spouse

Filing Status

☒ Single
☐ Married filing jointly (even if only one had income)
☐ Married filing separately (MFS)
☐ Head of household (HOH)
☐ Qualifying surviving spouse (QSS)
If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:
☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required):

Digital Assets

At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.)
☒ Yes ☐ No

Standard Deduction

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

Age/Blindness

You: ☐ Were born before January 2, 1960 ☐ Are blind Spouse: ☐ Was born before January 2, 1960 ☐ Is blind

Dependents

(see instructions):
(1) First name Last name (2) Social security number (3) Relationship to you (4) Check the box if qualifies for (see instructions):
Child tax credit Credit for other dependents
If more than four dependents, see instructions and check here ☐

Income

1a Total amount from Form(s) W-2, box 1 (see instructions) 1a 371,819.

1b Household employee wages not reported on Form(s) W-2 1b

1c Tip income not reported on line 1a (see instructions) 1c

1d Medicaid waiver payments not reported on Form(s) W-2 (see instructions) 1d

1e Taxable dependent care benefits from Form 2441, line 26 1e

1f Employer-provided adoption benefits from Form 8839, line 29 1f

1g Wages from Form 8919, line 6 1g

1h Other earned income (see instructions) 1h 0.

1i Nontaxable combat pay election (see instructions) 1i

1z Add lines 1a through 1h 1z 371,819.

2a Tax-exempt interest 2a 0. 2b Taxable interest 2b 34.

3a Qualified dividends 3a 99. 3b Ordinary dividends 3b 1,211.

4a IRA distributions 4a 4b Taxable amount 4b

5a Pensions and annuities 5a 5b Taxable amount 5b

6a Social security benefits 6a 6b Taxable amount 6b

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

7 Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐ 7 16,650.

8 Additional income from Schedule 1, line 10 8 667.

9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income 9 390,381.

10 Adjustments to income from Schedule 1, line 26 10

11 Subtract line 10 from line 9. This is your adjusted gross income 11 390,381.

12 Standard deduction or itemized deductions (from Schedule A) 12 14,600.

13 Qualified business income deduction from Form 8995 or Form 8995-A 13

14 Add lines 12 and 13 14 14,600.

15 Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income 15 375,781.

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

Form 1040 (2024)

Tax and Credits	16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	101,878.
	17	Amount from Schedule 2, line 3			17	
	18	Add lines 16 and 17			18	101,878.
	19	Child tax credit or credit for other dependents from Schedule 8812			19	
	20	Amount from Schedule 3, line 8			20	
	21	Add lines 19 and 20			21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-			22	101,878.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	2,328.
24	Add lines 22 and 23. This is your total tax			24	104,206.	
Payments	25	Federal income tax withheld from:				
	a	Form(s) W-2	25a	76,486.		
	b	Form(s) 1099	25b	45.		
	c	Other forms (see instructions)	25c	39.		
	d	Add lines 25a through 25c	25d	76,570.		
	26	2024 estimated tax payments and amount applied from 2023 return			26	
	27	Earned income credit (EIC)	27			
	28	Additional child tax credit from Schedule 8812	28			
	29	American opportunity credit from Form 8863, line 8	29			
	30	Reserved for future use	30			
	31	Amount from Schedule 3, line 15	31	10,453.		
	32	Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits			32	10,453.
33	Add lines 25d, 26, and 32. These are your total payments			33	87,023.	
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid			34	
	35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐			35a	
	b	Routing number	c Type: ☐ Checking ☐ Savings			
	d	Account number				
	36	Amount of line 34 you want applied to your 2025 estimated tax			36	
Amount You Owe	37	Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions			37	17,183.
	38	Estimated tax penalty (see instructions)			38	

Third Party Designee	Do you want to allow another person to discuss this return with the IRS? See instructions ☐ Yes . Complete below. ☒ No		
	Designee's name	Phone no.	Personal identification number (PIN)

Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
			Vice President	
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
	Phone no. (610)680-6555	Email address		

Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
	Firm's name	Self-Prepared			Phone no.
	Firm's address				Firm's EIN

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

Your first name and middle initial James J		Last name Leyden, IV		Your social security number 205 76 1513		
If joint return, spouse's first name and middle initial		Last name		Spouse's social security number		
Home address (number and street). If you have a P.O. box, see instructions. 203 W 22nd St				Apt. no. 1		
City, town, or post office. If you have a foreign address, also complete spaces below. New York			State NY		ZIP code 100112748	
Foreign country name		Foreign province/state/county		Foreign postal code		

☐ You ☐ Spouse

Filing Status ☒ Single ☐ Head of household (HOH)

☐ Married filing jointly (even if only one had income)

☐ Married filing separately (MFS) ☐ Qualifying surviving spouse (QSS)

If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: _____

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

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

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

Dependents (see instructions):		(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions):	
(1) First name	Last name			Child tax credit	Credit for other dependents
If more than four dependents, see instructions and check here ☐				☐	☐
				☐	☐
				☐	☐
				☐	☐

Income		1a Total amount from Form(s) W-2, box 1 (see instructions)	1a 298,128.
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.		b Household employee wages not reported on Form(s) W-2	1b
If you did not get a Form W-2, see instructions.		c Tip income not reported on line 1a (see instructions)	1c
		d Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d
		e Taxable dependent care benefits from Form 2441, line 26	1e
		f Employer-provided adoption benefits from Form 8839, line 29	1f
		g Wages from Form 8919, line 6	1g
		h Other earned income (see instructions)	1h 0.
		i Nontaxable combat pay election (see instructions) 1i	
		z Add lines 1a through 1h	1z 298,128.
Attach Sch. B if required.		2a Tax-exempt interest 2a 0.	2b 86.
		3a Qualified dividends 3a 135.	3b 1,170.
		4a IRA distributions 4a	4b
		5a Pensions and annuities 5a	5b
		6a Social security benefits 6a	6b
		c If you elect to use the lump-sum election method, check here (see instructions) ☐	
		7 Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7 2,725.
		8 Additional income from Schedule 1, line 10	8 -619.
		9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income	9 301,490.
		10 Adjustments to income from Schedule 1, line 26	10
		11 Subtract line 10 from line 9. This is your adjusted gross income	11 301,490.
		12 Standard deduction or itemized deductions (from Schedule A)	12 13,850.
		13 Qualified business income deduction from Form 8995 or Form 8995-A	13 0.
		14 Add lines 12 and 13	14 13,850.
		15 Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income	15 287,640.

Tax and Credits	16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐ _____	16	72,519.
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	72,519.
	19	Child tax credit or credit for other dependents from Schedule 8812	19	
	20	Amount from Schedule 3, line 8	20	
	21	Add lines 19 and 20	21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-	22	72,519.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	1,237.
24	Add lines 22 and 23. This is your total tax	24	73,756.	

Payments	25	Federal income tax withheld from:			
	a	Form(s) W-2	25a	58,833.	
	b	Form(s) 1099	25b		
	c	Other forms (see instructions)	25c	1,086.	
	d	Add lines 25a through 25c	25d	59,919.	
	26	2023 estimated tax payments and amount applied from 2022 return	26		
	27	Earned income credit (EIC)	27		
	28	Additional child tax credit from Schedule 8812	28		
	29	American opportunity credit from Form 8863, line 8	29		
	30	Reserved for future use	30		
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits	32			
33	Add lines 25d, 26, and 32. These are your total payments	33	59,919.		

Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34																		
	35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐	35a																		
	b	Routing number <table><tr><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td></tr></table> c Type: ☐ Checking ☐ Savings	X	X	X	X	X	X	X	X	X	X									
	X	X	X	X	X	X	X	X	X	X											
d	Account number <table><tr><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td><td>X</td></tr></table>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X				
36	Amount of line 34 you want applied to your 2024 estimated tax	36																			

Amount You Owe	37	Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions	37	13,837.
	38	Estimated tax penalty (see instructions)	38	

Third Party Designee	Do you want to allow another person to discuss this return with the IRS? See instructions ☐ Yes . Complete below. ☒ No		
	Designee's name	Phone no.	Personal identification number (PIN)

Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
	Phone no. (610) 680-6555	Email address		

Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
	Firm's name	Self-Prepared			Phone no.
	Firm's address				Firm's EIN

1 Bryant Park, Fl 38
New York, NY 10036
212-500-3155
05/15/2025

NON-NEGOTIABLE

PAY TO THE ORDER OF James Leyden
138 E 38th St
4B
New York, NY 10016

NET \$4,266.56

FOUR THOUSAND TWO HUNDRED SIXTY-SIX & 56/100*** DOLLARS

Type	Calculation	Amount
Direct Deposit	Balance	\$3,839.90
Direct Deposit	Percent	\$426.66

Check Date: 05/15/2025	Period Start: 05/01/2025	Federal W/H: S
Employee ID: 917687	Period End: 05/15/2025	State W/H: NY - S-0

EARNINGS					TAXES			DEDUCTIONS		
Type	Hours	Rate	Current	YTD	Type	Current	YTD	Type	Current	YTD
Employee					Federal	\$1,134.54	\$6,104.78	Employee Cost		
Cell Phone Reimbursement	0.00	\$25.00	\$25.00	\$150.00	Medicare	\$103.07	\$566.80	401K	\$510.42	\$2,552.10
Expense Reimbursement	0.00	\$0.00	\$0.00	\$121.25	NY PFL	\$28.29	\$155.60	Dental	\$16.05	\$88.28
GUL	0.00	\$3.75	\$3.75	\$15.00	NYC-Res	\$254.77	\$1,399.34	Medical	\$171.13	\$941.22
Salary	0.00	\$7,291.67	\$7,291.67	\$40,104.19	NY-SDI	\$1.30	\$7.80	Voluntary EE Life	\$1.70	\$10.20
Total	0.00		\$7,320.42	\$40,390.44	Social Security	\$440.71	\$2,423.56	Totals	\$699.30	\$3,591.80
					State-NY	\$388.13	\$2,112.21	Employer Paid Cost		
					Totals	\$2,350.81	\$12,770.09	Basic AD&D	\$1.41	\$8.46
								Basic Life	\$6.16	\$36.96
								Dental	\$18.84	\$103.62
								Long Term Disability	\$8.02	\$48.12
								Medical	\$440.03	\$2,420.17
								Short Term Disability	\$15.90	\$95.40
								Totals	\$490.36	\$2,712.73

Hours Detail	
Hour Type	Hours
Total	0.00

1 Bryant Park, Fl 38
New York, NY 10036
212-500-3155
04/30/2025

NON-NEGOTIABLE

PAY TO THE ORDER OF James Leyden
138 E 38th St
4B
New York, NY 10016

NET \$4,387.81

FOUR THOUSAND THREE HUNDRED EIGHTY-SEVEN & 81/100*** DOLLARS

Type	Calculation	Amount
Direct Deposit	Balance	\$4,387.81

Check Date: 04/30/2025	Period Start: 04/16/2025	Federal W/H: S
Employee ID: 917687	Period End: 04/30/2025	State W/H: NY - S-0

EARNINGS					TAXES			DEDUCTIONS		
Type	Hours	Rate	Current	YTD	Type	Current	YTD	Type	Current	YTD
Employee					Federal	\$1,134.54	\$4,970.24	Employee Cost		
Cell Phone Reimbursement	0.00	\$25.00	\$25.00	\$125.00	Medicare	\$103.07	\$463.73	401K	\$510.42	\$2,041.68
Expense Reimbursement	0.00	\$121.25	\$121.25	\$121.25	NY PFL	\$28.29	\$127.31	Dental	\$16.05	\$72.23
GUL	0.00	\$3.75	\$3.75	\$11.25	NYC-Res	\$254.77	\$1,144.57	Medical	\$171.13	\$770.09
Salary	0.00	\$7,291.67	\$7,291.67	\$32,812.52	NY-SDI	\$1.30	\$6.50	Voluntary EE Life	\$1.70	\$8.50
Total	0.00		\$7,441.67	\$33,070.02	Social Security	\$440.71	\$1,982.85	Totals	\$699.30	\$2,892.50
					State-NY	\$388.13	\$1,724.08	Employer Paid Cost		
					Totals	\$2,350.81	\$10,419.28	Basic AD&D	\$1.41	\$7.05
								Basic Life	\$6.16	\$30.80
								Dental	\$18.84	\$84.78
								Long Term Disability	\$8.02	\$40.10
								Medical	\$440.03	\$1,980.14
								Short Term Disability	\$15.90	\$79.50
								Totals	\$490.36	\$2,222.37

Hours Detail	
Hour Type	Hours
Total	0.00

1 Bryant Park, Fl 38
New York, NY 10036
212-500-3155
04/15/2025

NON-NEGOTIABLE

PAY TO THE ORDER OF James Leyden
138 E 38th St
4B
New York, NY 10016

NET \$4,266.56

FOUR THOUSAND TWO HUNDRED SIXTY-SIX & 56/100*** DOLLARS

Type	Calculation	Amount
Direct Deposit	Balance	\$4,266.56

Check Date: 04/15/2025	Period Start: 04/01/2025	Federal W/H: S
Employee ID: 917687	Period End: 04/15/2025	State W/H: NY - S-0

EARNINGS					TAXES			DEDUCTIONS		
Type	Hours	Rate	Current	YTD	Type	Current	YTD	Type	Current	YTD
Employee					Federal	\$1,134.54	\$3,835.70	Employee Cost		
Cell Phone Reimbursement	0.00	\$25.00	\$25.00	\$100.00	Medicare	\$103.07	\$360.66	401K	\$510.42	\$1,531.26
GUL	0.00	\$3.75	\$3.75	\$7.50	NY PFL	\$28.29	\$99.02	Dental	\$16.05	\$56.18
Salary	0.00	\$7,291.67	\$7,291.67	\$25,520.85	NYC-Res	\$254.77	\$889.80	Medical	\$171.13	\$598.96
Total	0.00		\$7,320.42	\$25,628.35	NY-SDI	\$1.30	\$5.20	Voluntary EE Life	\$1.70	\$6.80
					Social Security	\$440.71	\$1,542.14	Totals	\$699.30	\$2,193.20
					State-NY	\$388.13	\$1,335.95	Employer Paid Cost		
					Totals	\$2,350.81	\$8,068.47	Basic AD&D	\$1.41	\$5.64
								Basic Life	\$6.16	\$24.64
								Dental	\$18.84	\$65.94
								Long Term Disability	\$8.02	\$32.08
								Medical	\$440.03	\$1,540.11
								Short Term Disability	\$15.90	\$63.60
								Totals	\$490.36	\$1,732.01

Hours Detail	
Hour Type	Hours
Total	0.00



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
April 1-30, 2025

Customer Service Information

Call Toll Free: **(888) 403-9000**

Visit the Schwab Website: **www.schwab.com**

Send Written Inquiries to:

Charles Schwab Bank
P.O. Box 982605
El Paso, TX 79998-2605

Send Deposits to:

Charles Schwab Bank
P.O. Box 628291
Orlando, FL 32862-9925

Schwab Bank News

Mobile Wallet

Pay Securely and without making contact by adding your Schwab Bank Visa® Platinum Debit Card to your mobile wallet. Add your card to Apple Pay, Samsung Pay, or Google Pay. Go to www.schwab.com/mobilewallet for more information. (See page 2 for further details)

Thank you for choosing Schwab Bank.

Your business is important to us, and we look forward to serving your banking needs. If you have any questions or need assistance, please call a Schwab Bank Customer Service Representative at 1-888-403-9000. We're available 24/7.
(0425-C3P9)

30/04-CB22A154-001725-SML-10016265300 1449301 *
JAMES JOSEPH LEYDEN IV
138 E 38TH ST APT 4B
NEW YORK NY 10016-2653



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
April 1-30, 2025

Schwab Bank News *(continued)*

Add Your Schwab Bank debit card to your mobile wallet for touchless payments

1. Use of your card through a mobile wallet is also subject to the terms and conditions of your Schwab Bank Deposit Account Agreement (which contains information on any potential liability for unauthorized transactions), your Visa Debit Card Agreement, the terms and conditions of the mobile wallet you use, the privacy policy set forth at Schwab.com, and the privacy policy of the mobile wallet you use.
 2. Apple, the Apple logo, iPhone, and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay, Touch ID and Apple Watch are trademarks of Apple Inc.
 3. Samsung, Samsung Pay, Samsung Gear, Galaxy S and Gear S (and other device names) are trademarks or registered trademarks of Samsung Electronics Co., Ltd. Use only in accordance with law. Other company and product names mentioned may be trademarks of their respective owners. Samsung Pay is available on select Samsung devices.
 4. Android, Google Play, and Google Pay are trademarks of Google Inc. Use of these trademarks are subject to Google Permissions.
- (0424-4E6W)



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
April 1-30, 2025

Schwab Bank Investor Checking™

Account Number: 440029857875

Summary	Amount
Beginning Balance	\$29,879.95
Deposits and Credits	20,611.42
Interest Paid	1.11
Withdrawals and Other Debits	(16,098.08)
Other Fees	0.00
Ending Balance	\$34,394.40

Nonsufficient Funds Fees	This Period	Year to Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Activity			
Date Posted	Description	Debits	Credits
04/01	Beginning Balance		\$29,879.95
04/01	Electronic Withdrawal MD SQUARED PROPE WEB PMTS 040125~ Tran: ACHDW	\$4,125.00	\$25,754.95
04/01	Electronic Withdrawal APPLECARD GSBANK PAYMENT 033125	\$10.98	\$25,743.97
04/01	Electronic Withdrawal APPFOLIO, INC. F WEB PMTS 040125	\$2.49	\$25,741.48
04/03	ATM Withdrawal CHASE 1120 AVENUE OF TH NEW YORK, NY, US	\$63.50	\$25,677.98



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
April 1-30, 2025

Schwab Bank Investor Checking™ (continued)

Account Number: 440029857875

Activity (continued)

Date Posted	Description	Debits	Credits	Balance
04/04	Electronic Deposit NY STATE NYSTTAXRFD		\$7,245.00	\$32,922.98
04/07	Electronic Withdrawal VENMO PAYMENT 250406	\$500.00		\$32,422.98
04/07	Electronic Withdrawal AMEX EPAYMENT ACH PMT 250407	\$7,874.95		\$24,548.03
04/08	P2P Zelle Debit ZELLE TO MAXIMILIAN FORBES	\$1,750.00		\$22,798.03
04/09	Electronic Withdrawal BARCLAYCARD US CREDITCARD	\$602.72		\$22,195.31
04/09	ATM Withdrawal BANK OF AMERICA *ONE BR NEW YORK, NY, US	\$64.00		\$22,131.31
04/14	Electronic Deposit VENMO CASHOUT 250411		\$54.55	\$22,185.86
04/14	Electronic Withdrawal CHASE CREDIT CRD AUTOPAY 250413	\$270.89		\$21,914.97
04/15	Electronic Deposit VENMO CASHOUT 250414		\$926.00	\$22,840.97
04/15	Electronic Deposit MARATHON ASSET DEPOSIT 041525		\$4,266.56	\$27,107.53
04/15	Electronic Withdrawal VENMO PAYMENT 250414	\$20.00		\$27,087.53
04/15	Electronic Withdrawal VENMO PAYMENT 250414	\$40.00		\$27,047.53



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
April 1-30, 2025

Schwab Bank Investor Checking™ (continued)

Account Number: 440029857875

Activity (continued)

Date Posted	Description	Debits	Credits	Balance
04/18	Electronic Deposit VENMO CASHOUT 250417		\$920.00	\$27,967.53
04/22	Electronic Withdrawal VENMO PAYMENT 250421	\$60.00		\$27,907.53
04/23	Electronic Withdrawal VENMO PAYMENT 250422	\$159.55		\$27,747.98
04/23	ATM Withdrawal BANK OF AMERICA *ONE BR NEW YORK, NY, US	\$404.00		\$27,343.98
04/28	Electronic Deposit VENMO CASHOUT 250425		\$2,800.00	\$30,143.98
04/29	Electronic Withdrawal VENMO PAYMENT 250428	\$150.00		\$29,993.98
04/30	Electronic Deposit MARATHON ASSET DEPOSIT 043025		\$4,387.81	\$34,381.79
04/30	ATM Fee Rebate		\$11.50	\$34,393.29
04/30	Interest Paid		\$1.11	\$34,394.40
04/30	Ending Balance			\$34,394.40



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
April 1-30, 2025

Schwab Bank Investor Checking™ (continued)

Account Number: 440029857875

Interest Earned

Interest Earned	04/01/2025 to 04/30/2025	30 day(s)	Annual Percentage Yield Earned	0.05%
Average Daily Balance		\$26,933.96	Interest Earned this Period	\$1.11
Interest Rate as of	04/30/2025	0.05%	Interest Paid Year to Date	\$3.60

IMPORTANT DEPOSIT ACCOUNT INFORMATION

Electronic Transfers: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number on the first page of this statement to find out whether or not the deposit has been made.

In Case of Errors or Questions About Your Electronic Fund Transfers: Telephone us or write us at the phone number or the address shown on the first page of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

We will investigate your complaint and 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.

If you are a debtor in bankruptcy or you discharged your personal liability for your loan in bankruptcy, we are providing this statement to you for informational and compliance purposes only and this statement is not an attempt to collect a debt against you. If you have filed a Chapter 13 bankruptcy and your bankruptcy plan requires you to send your regular monthly loan payments to the Trustee, you should pay the Trustee instead of us and contact your attorney or Trustee if you have questions. If you want to stop receiving or having access to your statements, write to us.



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
March 1-31, 2025

Customer Service Information

Call Toll Free: **(888) 403-9000**

Visit the Schwab Website: **www.schwab.com**

Send Written Inquiries to:

Charles Schwab Bank
P.O. Box 982605
El Paso, TX 79998-2605

Send Deposits to:

Charles Schwab Bank
P.O. Box 628291
Orlando, FL 32862-9925

Schwab Bank News

Your Bank 1099 is available online February 16, 2025.

To view your 1099-INT tax statements, log in to Schwab.com and select "Statements."

A 1099-INT statement will be generated for accounts with more than \$10 in earned interest. (0224-4XG8)

Thank you for choosing Schwab Bank.

Your business is important to us, and we look forward to serving your banking needs. If you have any questions or need assistance, please call a Schwab Bank Customer Service Representative at 1-888-403-9000. We're available 7:00 a.m. to 11:00 p.m. ET, Monday through Friday, and 9:00 a.m. to 10:30 p.m. ET on weekends. (0912-6109)

31/03-CB92B152-004226-SML-10016265300 210425 *
JAMES JOSEPH LEYDEN IV
138 E 38TH ST APT 4B
NEW YORK NY 10016-2653



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
March 1-31, 2025

Schwab Bank Investor Checking™

Account Number: 440029857875

Summary	Amount
Beginning Balance	\$29,557.82
Deposits and Credits	28,694.87
Interest Paid	1.45
Withdrawals and Other Debits	(28,374.19)
Other Fees	0.00
Ending Balance	\$29,879.95

Nonsufficient Funds Fees	This Period	Year to Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Activity			
Date Posted	Description	Debits	Credits
03/01	Beginning Balance		\$29,557.82
03/03	Electronic Withdrawal APPFOLIO, INC. F WEB PMTS 030325	\$2.49	\$29,555.33
03/03	Electronic Withdrawal APPLECARD GSBANK PAYMENT 022825	\$9.99	\$29,545.34
03/03	Electronic Withdrawal MD SQUARED PROPE WEB PMTS 030325	\$4,125.00	\$25,420.34
03/04	Electronic Withdrawal VENMO PAYMENT 250303	\$100.00	\$25,320.34



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
March 1-31, 2025

Schwab Bank Investor Checking™ (continued)

Account Number: 440029857875

Activity (continued)

Date Posted	Description	Debits	Credits	Balance
03/06	Electronic Withdrawal AMEX EPAYMENT ACH PMT 250306	\$5,583.30		\$19,737.04
03/08	P2P Zelle Credit ZELLE FROM JAMES HARMON		\$200.00	\$19,937.04
03/14	Electronic Deposit MOELIS&CO-OSV 0000591544 250314~ Tran: ACHDD		\$1,335.03	\$21,272.07
03/14	Electronic Deposit MOELIS&CO-OSV 0000591544 250314~ Tran: ACHDD		\$6,492.62	\$27,764.69
03/14	Electronic Deposit MOELIS&CO-OSV 0000591544 250314~ Tran: ACHDD		\$12,129.81	\$39,894.50
03/14	Electronic Deposit MARATHON ASSET DEPOSIT 031425		\$4,266.85	\$44,161.35
03/14	Electronic Withdrawal CHASE CREDIT CRD AUTOPAY 250313	\$133.41		\$44,027.94
03/14	ATM Withdrawal BANK OF AMERICA *ONE BR NEW YORK, NY, US	\$104.00		\$43,923.94
03/17	Electronic Withdrawal AMEX EPAYMENT ACH PMT 250317	\$475.75		\$43,448.19
03/25	Electronic Withdrawal VENMO PAYMENT 250324	\$450.00		\$42,998.19
03/27	Electronic Withdrawal VENMO PAYMENT 250326	\$27.25		\$42,970.94
03/31	Electronic Withdrawal IRS USATAXPYMT 033125~ Tran: ACHDW	\$17,183.00		\$25,787.94



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
March 1-31, 2025

Schwab Bank Investor Checking™ (continued)

Account Number: 440029857875

Activity (continued)

Date Posted	Description	Debits	Credits	Balance
03/31	Electronic Deposit MARATHON ASSET DEPOSIT 033125		\$4,266.56	\$30,054.50
03/31	Electronic Withdrawal VENMO PAYMENT 250330	\$180.00		\$29,874.50
03/31	ATM Fee Rebate		\$4.00	\$29,878.50
03/31	Interest Paid		\$1.45	\$29,879.95
03/31	Ending Balance			\$29,879.95

Interest Earned

Interest Earned	03/01/2025 to 03/31/2025	31 day(s)	Annual Percentage Yield Earned	0.05%
Average Daily Balance		\$34,238.35	Interest Earned this Period	\$1.45
Interest Rate as of	03/31/2025	0.05%	Interest Paid Year to Date	\$2.49

IMPORTANT DEPOSIT ACCOUNT INFORMATION

Electronic Transfers: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number on the first page of this statement to find out whether or not the deposit has been made.

In Case of Errors or Questions About Your Electronic Fund Transfers: Telephone us or write us at the phone number or the address shown on the first page of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
March 1-31, 2025

Schwab Bank Investor Checking™ *(continued)*

Account Number: 440029857875

IMPORTANT DEPOSIT ACCOUNT INFORMATION *(continued)*

We will investigate your complaint and 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.

If you are a debtor in bankruptcy or you discharged your personal liability for your loan in bankruptcy, we are providing this statement to you for informational and compliance purposes only and this statement is not an attempt to collect a debt against you. If you have filed a Chapter 13 bankruptcy and your bankruptcy plan requires you to send your regular monthly loan payments to the Trustee, you should pay the Trustee instead of us and contact your attorney or Trustee if you have questions. If you want to stop receiving or having access to your statements, write to us.



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
March 1-31, 2025

This page intentionally left blank.



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
February 1-28, 2025

Customer Service Information

Call Toll Free: **(888) 403-9000**

Visit the Schwab Website: **www.schwab.com**

Send Written Inquiries to:

Charles Schwab Bank
P.O. Box 982605
El Paso, TX 79998-2605

Send Deposits to:

Charles Schwab Bank
P.O. Box 628291
Orlando, FL 32862-9925

Schwab Bank News

Your Bank 1099 is available online February 16, 2025.

To view your 1099-INT tax statements, log in to Schwab.com and select "Statements."

A 1099-INT statement will be generated for accounts with more than \$10 in earned interest. (0224-4XG8)

Thank you for choosing Schwab Bank.

Your business is important to us, and we look forward to serving your banking needs. If you have any questions or need assistance, please call a Schwab Bank Customer Service Representative at 1-888-403-9000. We're available 7:00 a.m. to 11:00 p.m. ET, Monday through Friday, and 9:00 a.m. to 10:30 p.m. ET on weekends. (0912-6109)

28/02-CB61A153-015488-SML-10016265300 1163141 *
JAMES JOSEPH LEYDEN IV
138 E 38TH ST APT 4B
NEW YORK NY 10016-2653



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
February 1-28, 2025

Schwab Bank Investor Checking™

Account Number: 440029857875

Summary	Amount
Beginning Balance	\$16,017.96
Deposits and Credits	24,261.25
Interest Paid	0.58
Withdrawals and Other Debits	(10,721.97)
Other Fees	0.00
Ending Balance	\$29,557.82

Nonsufficient Funds Fees	This Period	Year to Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Activity			
Date Posted	Description	Debits	Credits
02/01	Beginning Balance		\$16,017.96
02/03	Electronic Withdrawal APPLECARD GSBANK PAYMENT 013125	\$9.99	\$16,007.97
02/04	Electronic Withdrawal MD SQUARED PROPE WEB PMTS 020425~ Tran: ACHDW	\$4,125.00	\$11,882.97
02/04	Electronic Withdrawal APPFOLIO, INC. F WEB PMTS 020425	\$2.49	\$11,880.48
02/06	Electronic Withdrawal AMEX EPAYMENT ACH PMT 250206	\$5,089.42	\$6,791.06



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
February 1-28, 2025

Schwab Bank Investor Checking™ (continued)

Account Number: 440029857875

Activity (continued)

Date Posted	Description	Debits	Credits	Balance
02/07	Electronic Deposit MOELIS & COMPANY DIRECT-PAY 250206		\$1,063.71	\$7,854.77
02/10	Electronic Withdrawal BARCLAYCARD US CREDITCARD	\$375.58		\$7,479.19
02/13	Electronic Withdrawal AMEX EPAYMENT ACH PMT 250213	\$587.96		\$6,891.23
02/14	Electronic Deposit MOELIS&CO-OSV 0000582506 250214~ Tran: ACHDD		\$4,523.39	\$11,414.62
02/14	Electronic Withdrawal CHASE CREDIT CRD AUTOPAY 250213	\$97.53		\$11,317.09
02/19	Electronic Deposit MOELIS&CO-OSV 0000583285 250219~ Tran: ACHDD		\$11,477.55	\$22,794.64
02/21	ATM Withdrawal BANK OF AMERICA *WINTER NEW YORK, NY, US	\$204.00		\$22,590.64
02/24	Electronic Withdrawal VENMO PAYMENT 250222	\$230.00		\$22,360.64
02/24	Electronic Deposit VENMO CASHOUT 250223		\$110.00	\$22,470.64
02/28	Electronic Deposit MOELIS&CO-OSV 0000586937 250228~ Tran: ACHDD		\$4,523.39	\$26,994.03
02/28	Electronic Deposit MARATHON ASSET DEPOSIT 022825		\$2,559.21	\$29,553.24
02/28	ATM Fee Rebate		\$4.00	\$29,557.24



JAMES JOSEPH LEYDEN IV

Account Number
440029857875

Statement Period
February 1-28, 2025

Schwab Bank Investor Checking™ (continued)

Account Number: 440029857875

Activity (continued)

Date Posted	Description	Debits	Credits	Balance
02/28	Interest Paid		\$0.58	\$29,557.82
02/28	Ending Balance			\$29,557.82

Interest Earned

Interest Earned	02/01/2025 to 02/28/2025	28 day(s)	Annual Percentage Yield Earned	0.05%
Average Daily Balance		\$15,031.27	Interest Earned this Period	\$0.58
Interest Rate as of	02/28/2025	0.05%	Interest Paid Year to Date	\$1.04

IMPORTANT DEPOSIT ACCOUNT INFORMATION

Electronic Transfers: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number on the first page of this statement to find out whether or not the deposit has been made.

In Case of Errors or Questions About Your Electronic Fund Transfers: Telephone us or write us at the phone number or the address shown on the first page of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

We will investigate your complaint and 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.

If you are a debtor in bankruptcy or you discharged your personal liability for your loan in bankruptcy, we are providing this statement to you for informational and compliance purposes only and this statement is not an attempt to collect a debt against you. If you have filed a Chapter 13 bankruptcy and your bankruptcy plan requires you to send your regular monthly loan payments to the Trustee, you should pay the Trustee instead of us and contact your attorney or Trustee if you have questions. If you want to stop receiving or having access to your statements, write to us.



07/10/2024

NYU Langone Hospitals
550 First Avenue
New York, NY, 10016

Morgan Beans
280 Willow St
New Haven, CT, 06511

Dear Morgan,

We are pleased to preliminarily offer you the position of **Nurse Practitioner** at NYU Langone Hospitals. This offer provides a competitive salary and benefits package which includes a starting salary of **\$152,914.40 annually**, which will be paid biweekly.

At this time, the Hospital will conduct reference inquiries, education and employment verification, social media screening, New York State Licensure verification (if applicable), credentialing, a pre-employment physical examination, and presentation of documentation of identity and U.S. work authorization that meets Form I-9 requirements, and required paperwork. We will advise you when this review is completed and the next steps in the on boarding process.

We expect that you will be able to commence employment on a mutually agreed upon start date. Please note the **Nurse Practitioner** position requires employees to serve an initial probationary performance period of 1(one) year which will conclude with a performance review by your manager. Your continued employment will be contingent upon becoming a board certified Nurse Practitioner within one year of your start date.

Below are the components of pay:

Base Pay :	\$144,414.40 USD
Area Differential Pay :	\$6,500.00 USD
Experience Differential Pay :	\$2,000.00 USD

Please feel free to call me at 929-455-8216 should you have any questions.

Sincerely,
Amanda Woodley
Sr. Talent Acquisition Specialist
Human Resources

This letter of intent and any attached notices may not be deemed to be a contract of employment.

For the year Jan. 1–Dec. 31, 2024, or other tax year beginning _____, 2024, ending _____, 20____		See separate instructions.
Your first name and middle initial MORGAN E	Last name BEANS	Your social security number 260 97 2541
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions. 138 E 38th St		Apt. no. 4B
City, town, or post office. If you have a foreign address, also complete spaces below. New York		State NY
Foreign country name		ZIP code 100162653
Foreign province/state/county		Foreign postal code
Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse		

Filing Status ☒ Single ☐ Head of household (HOH)

Check only one box. ☐ Married filing jointly (even if only one had income) ☐ Qualifying surviving spouse (QSS)

☐ Married filing separately (MFS) ☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): _____

Digital Assets At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

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

Age/Blindness You: ☐ Were born before January 2, 1960 ☐ Are blind Spouse: ☐ Was born before January 2, 1960 ☐ Is blind

Dependents (see instructions):		(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions):
(1) First name	Last name			Child tax credit
If more than four dependents, see instructions and check here ☐				Credit for other dependents
				☐
				☐
				☐
				☐

Income	1a Total amount from Form(s) W-2, box 1 (see instructions)	1a 54,349.
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.	b Household employee wages not reported on Form(s) W-2	1b
	c Tip income not reported on line 1a (see instructions)	1c
	d Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d
	e Taxable dependent care benefits from Form 2441, line 26	1e
	f Employer-provided adoption benefits from Form 8839, line 29	1f
	g Wages from Form 8919, line 6	1g
	h Other earned income (see instructions)	1h 0.
	i Nontaxable combat pay election (see instructions) 1i	
	z Add lines 1a through 1h	1z 54,349.
	Attach Sch. B if required.	2a Tax-exempt interest 2a
3a Qualified dividends 3a		b Ordinary dividends 3b
4a IRA distributions 4a		b Taxable amount 4b
5a Pensions and annuities 5a		b Taxable amount 5b
6a Social security benefits 6a		b Taxable amount 6b
c If you elect to use the lump-sum election method, check here (see instructions) ☐		
7 Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐		7
8 Additional income from Schedule 1, line 10		8 0.
9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income		9 54,349.
10 Adjustments to income from Schedule 1, line 26		10
11 Subtract line 10 from line 9. This is your adjusted gross income	11 54,349.	
12 Standard deduction or itemized deductions (from Schedule A)	12 14,600.	
13 Qualified business income deduction from Form 8995 or Form 8995-A	13	
14 Add lines 12 and 13	14 14,600.	
15 Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income	15 39,749.	

Tax and Credits	16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐ _____			16	4,535.
	17	Amount from Schedule 2, line 3			17	
	18	Add lines 16 and 17			18	4,535.
	19	Child tax credit or credit for other dependents from Schedule 8812			19	
	20	Amount from Schedule 3, line 8			20	
	21	Add lines 19 and 20			21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-			22	4,535.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	0.
24	Add lines 22 and 23. This is your total tax			24	4,535.	
Payments	25	Federal income tax withheld from:				
	a	Form(s) W-2	25a	7,667.		
	b	Form(s) 1099	25b			
	c	Other forms (see instructions)	25c			
	d	Add lines 25a through 25c	25d	7,667.		
	26	2024 estimated tax payments and amount applied from 2023 return			26	
	27	Earned income credit (EIC)	27	No		
	28	Additional child tax credit from Schedule 8812			28	
	29	American opportunity credit from Form 8863, line 8			29	
	30	Reserved for future use			30	
	31	Amount from Schedule 3, line 15			31	
32	Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits			32		
33	Add lines 25d, 26, and 32. These are your total payments			33	7,667.	
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid			34	3,132.
	35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐			35a	3,132.
	b	Routing number	0610000052	c Type: ☒ Checking ☐ Savings		
	d	Account number				
36	Amount of line 34 you want applied to your 2025 estimated tax			36		
Amount You Owe	37	Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions			37	
	38	Estimated tax penalty (see instructions)			38	

Third Party Designee	Do you want to allow another person to discuss this return with the IRS? See instructions ☐ Yes . Complete below. ☒ No		
	Designee's name	Phone no.	Personal identification number (PIN)

Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
			Nurse Practitioner	
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Joint return? See instructions. Keep a copy for your records.	Phone no. (404)680-4021		Email address	

Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
	Firm's name	Self-Prepared			Phone no.
	Firm's address				Firm's EIN

NYU Langone Hospitals 550 First Avenue, New York, NY 10016 (212) 404-4200				Pay Group: 400-HOS Biwk Exempt Pay Begin Date: 05/04/2025 Pay End Date: 05/17/2025				Business Unit: HOSBU Advice #: 000000006416590 Advice Date: 05/23/2025					
Morgan Beans 138 E 38th St Apt 4b New York, NY 10016				Employee ID: 1157435				TAX DATA:		Federal		NY State	
				Department: H1562-Inpatient Surgery-APP				Marital Status:		Single		Single	
				Hourly Shift Rate:				Allowances:		N/A		0	
				Job Title: Nurse Practitioner				Addl. Pct:		N/A		0.000	
				Annual Base: \$164,089.26 Annual				Addl. Amt:		0.00		0.00	
HOURS AND EARNINGS								TAXES					
----- Current ----- YTD ----- Description Rate Hours Earnings Hours Earnings								Description Current YTD					
Regular Pay - Non Productive 83.122699 3.00 249.37 8.50 709.67								Fed Withholdng 1,025.91 11,937.97					
Regular Pay 83.122699 23.00 1,911.82 805.00 66,960.98								Fed MED/EE 90.61 1,041.59					
Regular Pay - Non Productive 84.148340 3.00 252.45 0.00 0.00								Fed OASDI/EE 387.45 4,453.71					
Regular Pay 84.148340 46.00 3,870.82 0.00 0.00								NY FLI/EE 24.38 280.22					
Conference Day 0.00 7.50 623.42								NY Withholdng 351.47 4,213.14					
Holiday Payout 0.00 37.50 3,117.10								NY OASDI/EE 1.20 13.20					
Holiday Work Prem 1/2 Time 0.00 11.50 477.96								NY NEW YORK 234.66 2,707.45					
Vacation 0.00 4.00 332.49								Withholdng					
Total:				75.00	6,284.46	874.00	72,221.62	Total		2,115.68	24,647.28		
BEFORE-TAX DEDUCTIONS				AFTER-TAX DEDUCTIONS				EMPLOYER PAID BENEFITS					
Description Current YTD			Description Current YTD			Description Current YTD							
UHC NYU Care 38.15 419.65						Core Life Insurance** 4.97 54.67							
Delta Dental Basic 5.40 59.40						Employer Paid LTD** 3.35 36.85							
403(b) Supplemental 251.38 2,888.89													
Total: 294.93 3,367.94				Total: 0.00 0.00				** Taxable					
		TOTAL GROSS		FED TAXABLE GROSS		TOTAL TAXES		TOTAL DEDUCTIONS		NET PAY			
Current:		6,284.46		5,997.85		2,115.68		294.93		3,873.85			
YTD:		72,221.62		68,945.20		24,647.28		3,367.94		44,206.40			
Calendar Year Accruals		Beginning Balance	Hours Earned Year to Date	Hrs Used This Pay Period	Hours Used Year to Date	Hours Avail Year to Date	NET DISTRIBUTION						
Time Off Recognition		0.00	0.00	0.00	0.00	0.00	Advice #000000006416590 3,873.85						
Vacation Bonus		0.00	0.00	0.00	0.00	0.00	Total: 3,873.85						
Vacation Allowance***		180.00	0.00	0.00	4.00	176.00							
Vacation Carryover		45.00	0.00	0.00	0.00	45.00							
NOTE: *** Refer to MyTime Timecard and Accruals for Earned balance in the Payout Eligibility tab													
Retirement Plan Message: Your pay stub shows the last Retirement Plan employer contribution (if eligible) made on the base salary from your prior check.													
DIRECT DEPOSIT DISTRIBUTION													
Account Type						Deposit Amount							
Checking						\$3,873.85							
Total:						\$3,873.85							

NYU Langone Hospitals 550 First Avenue, New York, NY 10016 (212) 404-4200				Pay Group: 400-HOS Biwk Exempt Pay Begin Date: 04/20/2025 Pay End Date: 05/03/2025		Business Unit: HOSBU Advice #: 000000006388160 Advice Date: 05/09/2025		
Morgan Beans 138 E 38th St Apt 4b New York, NY 10016			Employee ID: 1157435			TAX DATA:	Federal	NY State
			Department: H1562-Inpatient Surgery-APP			Marital Status:	Single	Single
			Hourly Shift Rate:			Allowances:	N/A	0
			Job Title: Nurse Practitioner			Addl. Pct:	N/A	0.000
			Annual Base: \$162,089.26 Annual			Addl. Amt:	0.00	0.00
HOURS AND EARNINGS						TAXES		
----- Current ----- YTD -----								
Description	Rate	Hours	Earnings	Hours	Earnings	Description	Current	YTD
Regular Pay - Non Productive	83.122699	-5.50	-457.17	2.50	207.85	Fed Withholdng	1,014.33	10,912.06
Regular Pay	83.122699	80.50	6,691.38	736.00	61,178.34	Fed MED/EE	89.88	950.98
Conference Day			0.00	7.50	623.42	Fed OASDI/EE	384.34	4,066.26
Holiday Payout			0.00	37.50	3,117.10	NY FLI/EE	24.19	255.84
Holiday Work Prem 1/2 Time			0.00	11.50	477.96	NY Withholdng	347.79	3,861.67
Vacation			0.00	4.00	332.49	NY OASDI/EE	1.20	12.00
						NY NEW YORK Withholdng	232.61	2,472.79
Total:		75.00	6,234.21	799.00	65,937.16	Total	2,094.34	22,531.60
BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
UHC NYU Care	38.15	381.50				Core Life Insurance**	4.97	49.70
Delta Dental Basic	5.40	54.00				Employer Paid LTD**	3.35	33.50
403(b) Supplemental	249.37	2,637.51						
Total:		292.92 3,073.01	Total:		0.00 0.00	** Taxable		
	TOTAL GROSS		FED TAXABLE GROSS	TOTAL TAXES		TOTAL DEDUCTIONS	NET PAY	
Current:		6,234.21	5,949.61	2,094.34		292.92	3,846.95	
YTD:		65,937.16	62,947.35	22,531.60		3,073.01	40,332.55	

Calendar Year Accruals	Beginning Balance	Hours Earned Year to Date	Hrs Used This Pay Period	Hours Used Year to Date	Hours Avail Year to Date
Time Off Recognition	0.00	0.00	0.00	0.00	0.00
Vacation Bonus	0.00	0.00	0.00	0.00	0.00
Vacation Allowance***	180.00	0.00	0.00	4.00	176.00
Vacation Carryover	45.00	0.00	0.00	0.00	45.00

NET DISTRIBUTION	
Advice #000000006388160	3,846.95
Total:	3,846.95

NOTE: *** Refer to MyTime Timecard and Accruals for Earned balance in the Payout Eligibility tab

Retirement Plan Message: Your pay stub shows the last Retirement Plan employer contribution (if eligible) made on the base salary from your prior check.

DIRECT DEPOSIT DISTRIBUTION	
Account Type	Deposit Amount
Checking	\$3,846.95
Total:	\$3,846.95

NYU Langone Hospitals 550 First Avenue, New York, NY 10016 (212) 404-4200				Pay Group: 400-HOS Biwk Exempt Pay Begin Date: 04/06/2025 Pay End Date: 04/19/2025		Business Unit: HOSBU Advice #: 000000006359727 Advice Date: 04/25/2025		
Morgan Beans 138 E 38th St Apt 4b New York, NY 10016			Employee ID: 1157435			TAX DATA:	Federal	NY State
			Department: H1562-Inpatient Surgery-APP			Marital Status:	Single	Single
			Hourly Shift Rate:			Allowances:	N/A	0
			Job Title: Nurse Practitioner			Addl. Pct:	N/A	0.000
			Annual Base: \$162,089.26 Annual			Addl. Amt:	0.00	0.00
HOURS AND EARNINGS						TAXES		
----- Current ----- YTD -----								
Description	Rate	Hours	Earnings	Hours	Earnings	Description	Current	YTD
Holiday Payout	83.122699	7.50	623.42	37.50	3,117.10	Fed Withholdng	1,146.06	9,897.73
Regular Pay - Non Productive	83.122699	17.50	1,454.65	8.00	665.02	Fed MED/EE	98.93	861.10
Regular Pay	83.122699	57.50	4,779.56	655.50	54,486.96	Fed OASDI/EE	422.98	3,681.92
Conference Day			0.00	7.50	623.42	NY FLI/EE	26.61	231.65
Holiday Work Prem 1/2 Time			0.00	11.50	477.96	NY Withholdng	417.68	3,513.88
Vacation			0.00	4.00	332.49	NY OASDI/EE	1.20	10.80
						NY NEW YORK Withholdng	258.05	2,240.18
Total:		82.50	6,857.63	724.00	59,702.95	Total	2,371.51	20,437.26
BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
UHC NYU Care	38.15	343.35				Core Life Insurance**	4.97	44.73
Delta Dental Basic	5.40	48.60				Employer Paid LTD**	3.35	30.15
403(b) Supplemental	274.31	2,388.14						
Total:		317.86 2,780.09	Total:		0.00 0.00	** Taxable		
	TOTAL GROSS		FED TAXABLE GROSS		TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY	
Current:		6,857.63		6,548.09	2,371.51	317.86	4,168.26	
YTD:		59,702.95		56,997.74	20,437.26	2,780.09	36,485.60	

Calendar Year Accruals	Beginning Balance	Hours Earned Year to Date	Hrs Used This Pay Period	Hours Used Year to Date	Hours Avail Year to Date
Time Off Recognition	0.00	0.00	0.00	0.00	0.00
Vacation Bonus	0.00	0.00	0.00	0.00	0.00
Vacation Allowance***	180.00	0.00	0.00	4.00	176.00
Vacation Carryover	45.00	0.00	0.00	0.00	45.00

NET DISTRIBUTION	
Advice #000000006359727	4,168.26
Total:	4,168.26

NOTE: *** Refer to MyTime Timecard and Accruals for Earned balance in the Payout Eligibility tab

Retirement Plan Message: Your pay stub shows the last Retirement Plan employer contribution (if eligible) made on the base salary from your prior check.

DIRECT DEPOSIT DISTRIBUTION	
Account Type	Deposit Amount
Checking	\$4,168.26
Total:	\$4,168.26



P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA

Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

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

MORGAN ELIZABETH BEANS
138 E 38TH ST APT 4B
NEW YORK, NY 10016-2653

Your Adv Plus Banking Preferred Rewards Gold

for April 23, 2025 to May 21, 2025

MORGAN ELIZABETH BEANS

Account number: 3340 5490 0089

Account summary

Beginning balance on April 23, 2025	\$109.84
Deposits and other additions	13,311.55
ATM and debit card subtractions	-2,324.23
Other subtractions	-10,915.00
Checks	-0.00
Service fees	-5.00
Ending balance on May 21, 2025	\$177.16

New: Scheduled and recurring payments with Zelle®

Send money now, schedule it for later, or make it recurring.

Enroll now! Scan the code or visit bankofamerica.com/zelle.



When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-03-24-0484.B | 6398672

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

© 2025 Bank of America Corporation

Deposits and other additions

Date	Description	Amount
04/24/25	Online Banking transfer from CHK 2380 Confirmation# 4148737238	50.00
04/25/25	NYU LANGONE HOSP DES:DIR DEP ID:1157435 INDN:BEANS,MORGAN CO ID:1133971298 PPD	4,168.26
04/28/25	Online Banking transfer from CHK 2380 Confirmation# 4963836501	250.00
05/02/25	Online Banking transfer from CHK 2380 Confirmation# 4118703657	1,500.00
05/02/25	Online Banking transfer from CHK 2380 Confirmation# 4718697845	250.00
05/05/25	Online Banking transfer from CHK 2380 Confirmation# 4238872944	1,500.00
05/07/25	Online Banking transfer from CHK 2380 Confirmation# 4563239517	250.00
05/09/25	NYU LANGONE HOSP DES:DIR DEP ID:1157435 INDN:BEANS,MORGAN CO ID:1133971298 PPD	3,846.95
05/12/25	Online Banking transfer from CHK 2380 Confirmation# 4700288778	500.00
05/12/25	Transfer VENMO	346.34
05/19/25	Online Banking transfer from CHK 2380 Confirmation# 1748158443	500.00
05/21/25	Online Banking transfer from CHK 2380 Confirmation# 4784773331	150.00

Total deposits and other additions
\$13,311.55

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
04/23/25	MOBILE PURCHASE 0422 SQ *MY LUCID CAFE New York NY	-15.67
04/23/25	MOBILE PURCHASE 0422 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/23/25	MOBILE PURCHASE 0422 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/23/25	MOBILE PURCHASE 0422 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/23/25	MOBILE PURCHASE 0422 TST*UTOPIA BAGELS New York NY	-12.89

continued on the next page

Available in English and Spanish

Send wire transfers in the Mobile Banking app

Use our app or Online Banking to send domestic wires or international wires in 140+ currencies to over 200 countries.

Scan the code or visit bofa.com/wiretransfers.

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. Fees or other costs may apply to wire transfers. See the Online Banking Service Agreement at bankofamerica.com. Data connection required. Carrier fees may apply.



SSM-12-24-0270.C | 7457437

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/23/25	MOBILE PURCHASE 0422 TASTE OF DELICATE NEW YORK NY	-6.20
04/23/25	PURCHASE 0423 Etsy Etsy.com* Brooklyn NY	-29.40
04/24/25	MOBILE PURCHASE 0423 322 DELI CORP NEW YORK NY	-5.20
04/24/25	MOBILE PURCHASE 0423 NYU TISCH HOSPITA NEW YORK NY	-2.94
04/24/25	MOBILE PURCHASE 0423 D AGOSTINO STORE NEW YORK NY	-27.61
04/25/25	MOBILE PURCHASE 0424 NYU TISCH HOSPITA NEW YORK NY	-8.38
04/25/25	MOBILE PURCHASE 0424 BREAD & BUTTER 34 NEW YORK NY	-17.46
04/25/25	PURCHASE 0425 ADOBE INC. 4085366000 CA	-19.99
04/25/25	00000000017068 04/25 #000947692 WITHDRWL Legendary Organic Thousand Oaks CA	-42.75
04/28/25	MOBILE PURCHASE 0425 HUDSONNEWS ST117 JAMAICA NY	-44.00
04/28/25	CHECKCARD 0425 TST*BOCCACCIOS RI Westlake VillCA 55432865116200323643796	-352.59
04/28/25	PURCHASE 0427 STARBUCKS 800-782 8007827282 WA	-25.00
04/28/25	PURCHASE 0427 DD *DOORDASHDASHP 6506819470 CA	-9.99
04/28/25	MOBILE PURCHASE 0427 LIBRETTOS PIZZA NEW YORK NY	-9.21
04/28/25	PMNT SENT 0428 CASH APP*MORGAN B 8009691940 CA 07615555118183572279576	-75.00
04/29/25	MOBILE PURCHASE 0427 EVOLVE BY HUDSO LOS ANGELES CA	-43.53
04/29/25	MOBILE PURCHASE 0428 322 DELI CORP NEW YORK NY	-6.24
04/29/25	MOBILE PURCHASE 0428 NYU TISCH HOSPITA NEW YORK NY	-11.46
04/29/25	MOBILE PURCHASE 0428 705 QUICK STOP IN NEW YORK NY	-12.41
04/30/25	MOBILE PURCHASE 0429 322 DELI CORP NEW YORK NY	-6.24
04/30/25	PURCHASE 0429 GO PUFF*GB LIC. U 8554007833 PA	-3.00
04/30/25	MOBILE PURCHASE 0429 NYU TISCH HOSPITA NEW YORK NY	-11.76
04/30/25	MOBILE PURCHASE 0429 D AGOSTINO STORE NEW YORK NY	-17.23
05/01/25	MOBILE PURCHASE 0430 322 DELI CORP NEW YORK NY	-13.59
05/01/25	MOBILE PURCHASE 0430 NYU TISCH HOSPITA NEW YORK NY	-8.13
05/01/25	MOBILE PURCHASE 0430 D AGOSTINO STORE NEW YORK NY	-14.88
05/01/25	CVS/PHARM 1122 05/01 #000309193 MOBILE PURCHASE CVS/PHARM 11226-- New York NY	-17.87
05/02/25	MOBILE PURCHASE 0430 TASTE OF DELICATE NEW YORK NY	-5.63
05/02/25	MOBILE PURCHASE 0501 SQ *787 COFFEE RO New York NY	-16.10
05/02/25	MOBILE PURCHASE 0501 39 GOURMET DELI & NEW YORK NY	-5.44
05/02/25	CVS/PHARM 0701 05/02 #000244522 MOBILE PURCHASE CVS/PHARM 07019-- New York NY	-16.87
05/05/25	MOBILE PURCHASE 0501 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/05/25	PURCHASE 0502 STARBUCKS 800-782 8007827282 WA	-25.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/05/25	MOBILE PURCHASE 0502 EVERYDAY GOURMET. NEW YORK NY	-7.91
05/05/25	MOBILE PURCHASE 0502 GRAND SNACKS CORP NEW YORK NY	-20.80
05/05/25	MOBILE PURCHASE 0502 SQ *HAWA MURRAY H New York NY	-11.80
05/05/25	MOBILE PURCHASE 0502 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/05/25	MOBILE PURCHASE 0502 D AGOSTINO #25 NEW YORK NY	-8.12
05/05/25	MOBILE PURCHASE 0503 322 DELI CORP NEW YORK NY	-15.83
05/05/25	MOBILE PURCHASE 0503 NYU TISCH HOSPITA NEW YORK NY	-2.94
05/05/25	MOBILE PURCHASE 0503 BREAD & BUTTER 34 NEW YORK NY	-24.72
05/05/25	MOBILE PURCHASE 0504 322 DELI CORP NEW YORK NY	-15.27
05/05/25	MOBILE PURCHASE 0504 BREAD & BUTTER 34 NEW YORK NY	-21.92
05/05/25	CVS/PHARM 0896 05/04 #000324106 MOBILE PURCHASE CVS/PHARM 08968-- New York NY	-18.99
05/06/25	MOBILE PURCHASE 0504 NYU TISCH HOSPITA NEW YORK NY	-5.88
05/06/25	PURCHASE 0505 DD *DOORDASH KAME 8559731040 CA	-36.64
05/06/25	MOBILE PURCHASE 0505 705 QUICK STOP IN NEW YORK NY	-15.60
05/06/25	Duane Rea 866 05/06 #000516571 MOBILE PURCHASE Duane Rea 866 3RD NEW YORK NY	-7.30
05/07/25	MOBILE PURCHASE 0506 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/07/25	CVS/PHARM 0701 05/07 #000611795 MOBILE PURCHASE CVS/PHARM 07019-- New York NY	-12.08
05/08/25	PMNT SENT 0507 CASH APP*MORGAN B 8009691940 CA 07615555127183949942095	-25.00
05/08/25	PMNT SENT 0507 CASH APP*MORGAN B 8009691940 CA 07615555127183950968344	-150.00
05/08/25	MOBILE PURCHASE 0507 D AGOSTINO #25 NEW YORK NY	-12.31
05/09/25	PURCHASE 0508 STARBUCKS 800-782 8007827282 WA	-25.00
05/09/25	MOBILE PURCHASE 0508 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/09/25	MOBILE PURCHASE 0508 322 DELI CORP NEW YORK NY	-12.48
05/09/25	MOBILE PURCHASE 0508 NYU TISCH HOSPITA NEW YORK NY	-2.94
05/09/25	MOBILE PURCHASE 0508 705 QUICK STOP IN NEW YORK NY	-12.42
05/09/25	CHECKCARD 0509 Peacock TV LLC New York CityNY	-14.88
05/12/25	MOBILE PURCHASE 0509 322 DELI CORP NEW YORK NY	-12.48
05/12/25	MOBILE PURCHASE 0509 NYU TISCH HOSPITA NEW YORK NY	-5.88
05/12/25	PURCHASE 0509 NYTIMES* 8006984637 NY	-25.00
05/12/25	MOBILE PURCHASE 0509 NYU KIMMEL COFFEE NEW YORK NY	-7.20
05/12/25	PURCHASE 0510 STARBUCKS 800-782 8007827282 WA	-25.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/12/25	MOBILE PURCHASE 0510 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/12/25	MOBILE PURCHASE 0510 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/12/25	MOBILE PURCHASE 0510 NYC CONVENIENCE NEW YORK NY	-2.60
05/12/25	MOBILE PURCHASE 0510 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/12/25	CHECKCARD 0511 PETCO VITAL CARE 8584537845 CA 55310205132204790162518 RECURRING	-19.99
05/12/25	MOBILE PURCHASE 0511 SQ *MATTO @ M40 New York NY	-15.67
05/12/25	CVS/PHARMACY # 05/11 #000112428 MOBILE PURCHASE 07019--150 East 4 New York NY	-32.84
05/12/25	MOBILE PURCHASE 0511 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/12/25	MOBILE PURCHASE 0511 D AGOSTINO #25 NEW YORK NY	-19.88
05/12/25	PURCHASE 0511 LinkedInPreC *941 8556535653 CA	-74.43
05/12/25	MOBILE PURCHASE 0511 BREAD & BUTTER 34 NEW YORK NY	-9.09
05/12/25	CVS/PHARMACY # 05/12 #000084118 MOBILE PURCHASE 02962--300 PARK A NEW YORK NY	-40.72
05/13/25	MOBILE PURCHASE 0512 TASTE OF DELICATE NEW YORK NY	-6.19
05/13/25	MOBILE PURCHASE 0512 TST*PERK COFFEE - New York NY	-6.95
05/13/25	MOBILE PURCHASE 0512 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/13/25	NNT PETCO 3741 05/13 #000289975 MOBILE PURCHASE 44 UNION SQUARE NEW YORK NY	-23.38
05/14/25	MOBILE PURCHASE 0513 705 QUICK STOP IN NEW YORK NY	-6.21
05/14/25	MOBILE PURCHASE 0513 710 QUICK STOP NEW YORK NY	-7.80
05/14/25	MOBILE PURCHASE 0513 GRAND SNACKS CORP NEW YORK NY	-20.80
05/14/25	MOBILE PURCHASE 0513 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/15/25	CHECKCARD 0514 OMNYPYG* 8777896669 NY 55432865135203819601242	-2.90
05/15/25	MOBILE PURCHASE 0514 322 DELI CORP NEW YORK NY	-16.83
05/15/25	MOBILE PURCHASE 0514 NYU KIMMEL COFFEE NEW YORK NY	-4.51
05/15/25	PURCHASE 0514 AMAZON DIGITAL SEATTLE WA	-13.81
05/16/25	PURCHASE 0515 DD *DOORDASH KAME 8559731040 CA	-36.64
05/16/25	MOBILE PURCHASE 0515 322 DELI CORP NEW YORK NY	-12.63
05/16/25	MOBILE PURCHASE 0515 NYU KIMMEL COFFEE NEW YORK NY	-8.92
05/16/25	PURCHASE 0516 Etsy Etsy.com* Brooklyn NY	-34.27
05/19/25	MOBILE PURCHASE 0516 322 DELI CORP NEW YORK NY	-12.48
05/19/25	PURCHASE 0516 UNIVERSITY OF VIR CHARLOTTESVILVA	-25.00
05/19/25	MOBILE PURCHASE 0516 NYU TISCH HOSPITA NEW YORK NY	-7.94
05/19/25	MOBILE PURCHASE 0516 39 GOURMET DELI & NEW YORK NY	-5.44

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/19/25	TA UNION DOUGH 05/17 #000356085 WITHDRWL 841 BROADWAY NEW YORK NY	-101.75
05/19/25	PURCHASE 0518 DD *DOORDASH KAME 8559731040 CA	-5.00
05/19/25	MOBILE PURCHASE 0517 COCO-BARUCH COLLE NEW YORK NY	-7.65
05/19/25	PURCHASE 0517 AMAZON DIGITAL SEATTLE WA	-11.69
05/19/25	PURCHASE 0517 AMAZON DIGI* NW9D SEATTLE WA	-3.18
05/19/25	MOBILE PURCHASE 0518 SQ *787 COFFEE RO New York NY	-17.25
05/19/25	MOBILE PURCHASE 0518 SQ *HAWA MURRAY H New York NY	-11.80
05/19/25	MOBILE PURCHASE 0518 GRAND SNACKS CORP NEW YORK NY	-20.80
05/19/25	MOBILE PURCHASE 0518 596 DELI NEW YORK NY	-4.53
05/19/25	CVS/PHARMACY # 05/18 #000088756 MOBILE PURCHASE 07019--150 East 4 New York NY	-40.86
05/20/25	MOBILE PURCHASE 0519 322 DELI CORP NEW YORK NY	-16.98
05/20/25	MOBILE PURCHASE 0519 NYU KIMMEL COFFEE NEW YORK NY	-9.41
05/21/25	MOBILE PURCHASE 0519 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/21/25	MOBILE PURCHASE 0519 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/21/25	MOBILE PURCHASE 0520 322 DELI CORP NEW YORK NY	-16.98
05/21/25	MOBILE PURCHASE 0520 SQ *PERFECT PRETZ New York NY	-19.78
05/21/25	MOBILE PURCHASE 0520 NYU KIMMEL COFFEE NEW YORK NY	-3.91
05/21/25	MOBILE PURCHASE 0520 705 QUICK STOP IN NEW YORK NY	-12.41
05/21/25	CVS/PHARM 1122 05/21 #000250542 MOBILE PURCHASE CVS/PHARM 11226-- New York NY	-12.78
Total ATM and debit card subtractions		-\$2,324.23

Other subtractions

Date	Description	Amount
04/25/25	Online Banking transfer to CHK 2380 Confirmation# 4158772920	-1,300.00
04/25/25	AMERICAN EXPRESS DES:ACH PMT ID:M0864 INDN:Morgan Beans CO ID:1133133497 WEB	-2,000.00
04/29/25	VENMO DES:PAYMENT ID:1041839622926 INDN:MORGAN BEANS CO ID:3264681992 WEB	-175.00
05/02/25	AMERICAN EXPRESS DES:ACH PMT ID:M4008 INDN:Morgan Beans CO ID:1133133497 WEB	-1,500.00
05/05/25	AMERICAN EXPRESS DES:ACH PMT ID:M1396 INDN:Morgan Beans CO ID:1133133497 WEB	-1,500.00

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
05/12/25	Zelle payment to lo johnson for "uber payback from kate"; Conf# pkcp1h2zh	-190.00
05/12/25	Online Banking transfer to CHK 2380 Confirmation# 4400282287	-1,750.00
05/12/25	AMERICAN EXPRESS DES:ACH PMT ID:M7848 INDN:Morgan Beans CO ID:1133133497 WEB	-1,500.00
05/12/25	AMERICAN EXPRESS DES:ACH PMT ID:M9224 INDN:Morgan Beans CO ID:1133133497 WEB	-500.00
05/19/25	AMERICAN EXPRESS DES:ACH PMT ID:M1036 INDN:Morgan Beans CO ID:1133133497 WEB	-500.00
Total other subtractions		-\$10,915.00

Service fees

Date	Transaction description	Amount
04/25/25	00000000017068 04/25 #000947692 WITHDRWL Legendary Organic Thousand Oaks CA FEE	-2.50
05/19/25	TA UNION DOUGH 05/17 #000356085 WITHDRWL 841 BROADWAY NEW YORK NY FEE	-2.50
Total service fees		-\$5.00

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

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

This page intentionally left blank

This page intentionally left blank

This page intentionally left blank

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

MORGAN ELIZABETH BEANS
138 E 38TH ST APT 4B
NEW YORK, NY 10016-2653

BANK OF AMERICA

Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

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

Your Adv Plus Banking Preferred Rewards Gold

for March 22, 2025 to April 22, 2025

MORGAN ELIZABETH BEANS

Account number: 3340 5490 0089

Account summary

Beginning balance on March 22, 2025	\$621.60
Deposits and other additions	17,119.60
ATM and debit card subtractions	-2,730.49
Other subtractions	-14,890.87
Checks	-0.00
Service fees	-10.00
Ending balance on April 22, 2025	\$109.84

New: Scheduled and recurring payments with Zelle®

Send money now, schedule it for later, or make it recurring.

Enroll now! Scan the code or visit bankofamerica.com/zelle.



When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-03-24-0484.B | 6398672

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

© 2025 Bank of America Corporation

Deposits and other additions

Date	Description	Amount
03/24/25	Online Banking transfer from CHK 2380 Confirmation# 4285766965	1,500.00
03/25/25	Online Banking transfer from CHK 2380 Confirmation# 4391013166	500.00
03/28/25	NYU LANGONE HOSP DES:DIR DEP ID:1157435 INDN:BEANS,MORGAN CO ID:1133971298 PPD	4,168.25
04/02/25	Online Banking transfer from CHK 2380 Confirmation# 4260026035	1,500.00
04/02/25	Online Banking transfer from CHK 2380 Confirmation# 4560019616	250.00
04/02/25	Online Banking transfer from CHK 2380 Confirmation# 5060033973	250.00
04/07/25	NY STATE DES:NYSTTAXRFD ID:XXXXX2541-71 INDN:BEANS,MORGAN E CO ID:4146013200 PPD	966.00
04/09/25	TPG PRODUCTS DES:SBTPG LLC ID:CR5LGAQFUO4MWII INDN:MORGAN BEANS CO ID:3722260102 PPD	2,888.40
04/11/25	NYU LANGONE HOSP DES:DIR DEP ID:1157435 INDN:BEANS,MORGAN CO ID:1133971298 PPD	3,846.95
04/17/25	Online Banking transfer from CHK 2380 Confirmation# 4692653396	800.00
04/17/25	Online Banking transfer from CHK 2380 Confirmation# 4490408498	200.00
04/21/25	Online Banking transfer from CHK 2380 Confirmation# 4925215545	250.00

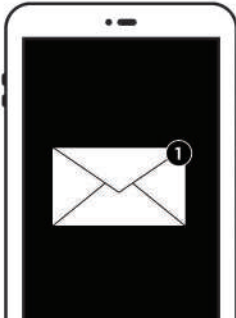
Total deposits and other additions**\$17,119.60**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
03/24/25	MOBILE PURCHASE 0321 OM SAI SHREE INC NEW YORK NY	-13.92
03/24/25	MOBILE PURCHASE 0321 SQ *LUCID CAFE New York NY	-18.47
03/24/25	MOBILE PURCHASE 0321 MTA*NYCT PAYGO NEW YORK NY	-2.90
03/24/25	MOBILE PURCHASE 0321 MTA*NYCT PAYGO NEW YORK NY	-2.90

continued on the next page



Do not miss out

Stay connected with email to help manage your financial life. Do not miss out on updates, product features, and special offers from Bank of America.

Update your email preference at bofa.com/StayConnected.

Or just scan this code with your smart device.

When you use the QRC feature certain information is collected from your mobile device for business purposes.



SSM-07-24-0085.B | 6745886

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/24/25	MOBILE PURCHASE 0321 D AGOSTINO STORE NEW YORK NY	-14.18
03/24/25	MOBILE PURCHASE 0321 GRAND SNACKS CORP NEW YORK NY	-20.80
03/24/25	MOBILE PURCHASE 0322 NY GRILL DELI NEW YORK NY	-15.27
03/24/25	MOBILE PURCHASE 0322 NYU TISCH HOSPITA NEW YORK NY	-8.82
03/24/25	PURCHASE 0322 ADOBE *ADOBE 4085366000 CA	-19.99
03/24/25	MOBILE PURCHASE 0322 NYU HOSP CTR-PHAR NEW YORK NY	-1.69
03/24/25	MOBILE PURCHASE 0322 39 GOURMET DELI & NEW YORK NY	-4.36
03/24/25	MOBILE PURCHASE 0323 NY GRILL DELI NEW YORK NY	-8.32
03/24/25	MOBILE PURCHASE 0323 SQ *THE BOTTLENOS New York NY	-40.27
03/24/25	MOBILE PURCHASE 0323 705 QUICK STOP IN NEW YORK NY	-9.03
03/24/25	HAPPIER GROCER 03/24 #000117854 WITHDRWL 365 CANAL ST GROU NEW YORK NY	-116.75
03/25/25	MOBILE PURCHASE 0323 NYU TISCH HOSPITA NEW YORK NY	-8.38
03/25/25	MOBILE PURCHASE 0324 MTA*NYCT PAYGO NEW YORK NY	-2.90
03/25/25	MOBILE PURCHASE 0324 MTA*NYCT PAYGO NEW YORK NY	-2.90
03/25/25	MOBILE PURCHASE 0324 TST*ZUCKERS BAGEL New York NY	-9.60
03/25/25	MOBILE PURCHASE 0324 39 GOURMET DELI & NEW YORK NY	-11.43
03/25/25	MOBILE PURCHASE 0324 MTA*NYCT PAYGO NEW YORK NY	-2.90
03/25/25	CVS/PHARM 1122 03/25 #000932443 MOBILE PURCHASE CVS/PHARM 11226-- New York NY	-16.01
03/26/25	PURCHASE 0325 DD *DOORDASH KAME 8559731040 CA	-36.64
03/26/25	MOBILE PURCHASE 0325 SQ *LUCID CAFE New York NY	-14.27
03/26/25	MOBILE PURCHASE 0325 D AGOSTINO STORE NEW YORK NY	-62.91
03/26/25	PMNT SENT 0325 CASH APP*MORGAN B 8009691940 CA 07615555084182283875532	-25.00
03/26/25	MOBILE PURCHASE 0326 NY GRILL DELI NEW YORK NY	-8.32
03/27/25	MOBILE PURCHASE 0326 NYU KIMMEL COFFEE NEW YORK NY	-2.94
03/27/25	PURCHASE 0326 AMAZON MKTPL*709U 8662161072 WA	-11.97
03/28/25	MOBILE PURCHASE 0327 NY GRILL DELI NEW YORK NY	-19.74
03/28/25	PURCHASE 0327 DD *DOORDASHDASHP 6506819470 CA	-9.99
03/28/25	MOBILE PURCHASE 0327 NYU TISCH HOSPITA NEW YORK NY	-6.17
03/28/25	MOBILE PURCHASE 0327 705 QUICK STOP IN NEW YORK NY	-7.28
03/28/25	MOBILE PURCHASE 0328 NY GRILL DELI NEW YORK NY	-20.00
03/31/25	MOBILE PURCHASE 0328 SWEETGREEN MURRAY NEW YORK NY	-16.28
03/31/25	MOBILE PURCHASE 0328 705 QUICK STOP IN NEW YORK NY	-9.36
03/31/25	MOBILE PURCHASE 0329 SQ *LUCID CAFE New York NY	-13.07

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/31/25	MOBILE PURCHASE 0329 TASTE OF DELICATE NEW YORK NY	-15.62
03/31/25	MOBILE PURCHASE 0329 MTA*NYCT PAYGO NEW YORK NY	-2.90
03/31/25	MOBILE PURCHASE 0330 39 GOURMET DELI & NEW YORK NY	-10.89
03/31/25	MOBILE PURCHASE 0330 D AGOSTINO #25 NEW YORK NY	-43.26
03/31/25	MOBILE PURCHASE 0330 39 GOURMET DELI & NEW YORK NY	-10.89
03/31/25	MOBILE PURCHASE 0331 NY GRILL DELI NEW YORK NY	-16.64
04/01/25	MOBILE PURCHASE 0331 NYU TISCH HOSPITA NEW YORK NY	-12.64
04/02/25	MOBILE PURCHASE 0331 TASTE OF DELICATE NEW YORK NY	-12.38
04/02/25	MOBILE PURCHASE 0401 NY GRILL DELI NEW YORK NY	-14.55
04/02/25	MOBILE PURCHASE 0401 NYU KIMMEL COFFEE NEW YORK NY	-4.70
04/02/25	MOBILE PURCHASE 0401 705 QUICK STOP IN NEW YORK NY	-9.03
04/02/25	CVS/PHARMACY # 04/02 #000098431 MOBILE PURCHASE 02144--1396 SECON NY NY	-63.19
04/03/25	MOBILE PURCHASE 0402 TST*PERK COFFEE - New York NY	-7.01
04/03/25	MOBILE PURCHASE 0402 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/03/25	MOBILE PURCHASE 0402 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/03/25	MOBILE PURCHASE 0402 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/03/25	MOBILE PURCHASE 0402 TARGET 000 NEW YORK NY	-38.47
04/03/25	MOBILE PURCHASE 0402 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/03/25	PURCHASE 0403 DD *DOORDASH TART 8559731040 CA	-21.90
04/03/25	CHECKCARD 0402 TASTE OF DELICATE NEW YORK NY 85298085092980002507114	-19.15
04/03/25	MOBILE PURCHASE 0402 GRAND SNACKS CORP NEW YORK NY	-20.80
04/03/25	MOBILE PURCHASE 0403 322 DELI CORP NEW YORK NY	-10.40
04/04/25	MOBILE PURCHASE 0404 322 DELI CORP NEW YORK NY	-15.43
04/04/25	PURCHASE 0404 Etsy Etsy.com* Brooklyn NY	-38.10
04/07/25	PURCHASE 0404 AMAZON MKTPL*2A59 8662161072 WA	-88.12
04/07/25	MOBILE PURCHASE 0403 TASTE OF DELICATE NEW YORK NY	-9.57
04/07/25	MOBILE PURCHASE 0404 NYU KIMMEL COFFEE NEW YORK NY	-6.47
04/07/25	MOBILE PURCHASE 0404 NYU TISCH HOSPITA NEW YORK NY	-14.60
04/07/25	MOBILE PURCHASE 0405 SQ *MY LUCID CAFE New York NY	-23.87
04/07/25	MOBILE PURCHASE 0405 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/07/25	MOBILE PURCHASE 0405 MTA*NYCT PAYGO NEW YORK NY	-2.90

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/07/25	MOBILE PURCHASE 0406 39 GOURMET DELI & NEW YORK NY	-8.17
04/07/25	MOBILE PURCHASE 0406 STARBUCKS 29897 NEW YORK NY	-12.78
04/07/25	MOBILE PURCHASE 0406 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/08/25	PURCHASE 0407 DD *DOORDASH DIMS 8559731040 CA	-30.12
04/08/25	PURCHASE 0407 STARBUCKS 800-782 8007827282 WA	-25.00
04/08/25	MOBILE PURCHASE 0407 TASTE OF DELICATE NEW YORK NY	-13.50
04/08/25	CHECKCARD 0407 TRADER JOE S #544 NEW YORK NY 02305375098500284473523	-91.83
04/08/25	MOBILE PURCHASE 0407 MURRAY HILL DELI NEW YORK NY	-6.24
04/08/25	MOBILE PURCHASE 0407 TST*UTOPIA BAGELS New York NY	-12.89
04/08/25	MOBILE PURCHASE 0407 D AGOSTINO #25 NEW YORK NY	-43.20
04/08/25	MOBILE PURCHASE 0407 39 GOURMET DELI & NEW YORK NY	-10.89
04/08/25	TA UNION DOUGH 04/08 #000906226 WITHDRWL 84 BROADWAY NEW YORK NY	-111.75
04/08/25	CVS/PHARMACY # 04/08 #000115762 MOBILE PURCHASE 11226--387 Park A New York NY	-39.38
04/09/25	MOBILE PURCHASE 0408 TASTE OF DELICATE NEW YORK NY	-8.99
04/09/25	MOBILE PURCHASE 0408 TST*PERK COFFEE - New York NY	-11.58
04/09/25	MOBILE PURCHASE 0408 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/09/25	MOBILE PURCHASE 0408 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/09/25	MOBILE PURCHASE 0408 GREEN LEAF MARKET NEW YORK NY	-6.24
04/09/25	MOBILE PURCHASE 0408 TASTE OF DELICATE NEW YORK NY	-12.42
04/09/25	CHECKCARD 0409 Peacock TV LLC New York CityNY	-14.88
04/10/25	MOBILE PURCHASE 0409 TASTE OF DELICATE NEW YORK NY	-8.99
04/10/25	MOBILE PURCHASE 0409 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/10/25	MOBILE PURCHASE 0409 39 GOURMET DELI & NEW YORK NY	-13.60
04/10/25	MOBILE PURCHASE 0409 705 QUICK STOP IN NEW YORK NY	-15.80
04/10/25	MOBILE PURCHASE 0409 TASTE OF DELICATE NEW YORK NY	-11.25
04/10/25	MOBILE PURCHASE 0410 322 DELI CORP NEW YORK NY	-14.56
04/11/25	MOBILE PURCHASE 0410 NYU TISCH HOSPITA NEW YORK NY	-5.88
04/11/25	MOBILE PURCHASE 0410 705 QUICK STOP IN NEW YORK NY	-11.15
04/14/25	MOBILE PURCHASE 0411 322 DELI CORP NEW YORK NY	-6.24
04/14/25	CHECKCARD 0411 PETCO VITAL CARE 8584537845 CA 55310205102185651095762 RECURRING	-19.99
04/14/25	PURCHASE 0411 NYTIMES* 8006984637 NY	-25.00
04/14/25	MOBILE PURCHASE 0411 NYU KIMMEL COFFEE NEW YORK NY	-8.38
04/14/25	PURCHASE 0411 LinkedInPre *4187 8556535653 CA	-74.43

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/14/25	MOBILE PURCHASE 0412 PREVITI PASTA AND NEW YORK NY	-18.00
04/14/25	MOBILE PURCHASE 0412 SQ *MY LUCID CAFE New York NY	-17.87
04/14/25	MOBILE PURCHASE 0412 D AGOSTINO #25 NEW YORK NY	-17.08
04/14/25	MOBILE PURCHASE 0413 SQ *MY LUCID CAFE New York NY	-13.72
04/14/25	HAPPIER GROCER 04/14 #000784711 WITHDRWL 365 CANAL ST GROU NEW YORK NY	-111.75
04/14/25	CVS/PHARM 0242 04/14 #000455647 MOBILE PURCHASE CVS/PHARM 02427-- New York NY	-15.96
04/15/25	MOBILE PURCHASE 0414 TST*PERK COFFEE - New York NY	-10.87
04/15/25	MOBILE PURCHASE 0414 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/15/25	MOBILE PURCHASE 0414 TASTE OF DELICATE NEW YORK NY	-12.94
04/15/25	PURCHASE 0414 AMAZON DIGITAL SEATTLE WA	-13.81
04/15/25	MOBILE PURCHASE 0415 322 DELI CORP NEW YORK NY	-10.92
04/16/25	MOBILE PURCHASE 0414 LEX MINI MARKET C NEW YORK NY	-20.80
04/16/25	MOBILE PURCHASE 0415 NYU KIMMEL COFFEE NEW YORK NY	-4.70
04/16/25	MOBILE PURCHASE 0415 NYU TISCH HOSPITA NEW YORK NY	-13.03
04/16/25	MOBILE PURCHASE 0415 705 QUICK STOP IN NEW YORK NY	-7.89
04/16/25	CVS/PHARM 1122 04/16 #000961998 MOBILE PURCHASE CVS/PHARM 11226-- New York NY	-12.49
04/17/25	MOBILE PURCHASE 0416 SQ *MY LUCID CAFE New York NY	-7.44
04/17/25	MOBILE PURCHASE 0416 TASTE OF DELICATE NEW YORK NY	-3.36
04/17/25	MOBILE PURCHASE 0416 705 QUICK STOP IN NEW YORK NY	-9.88
04/17/25	MOBILE PURCHASE 0416 D AGOSTINO #25 NEW YORK NY	-28.96
04/17/25	CVS/PHARMACY # 04/17 #000187995 MOBILE PURCHASE 07019--150 East 4 New York NY	-36.73
04/18/25	MOBILE PURCHASE 0417 SQ *MY LUCID CAFE New York NY	-13.07
04/18/25	PURCHASE 0417 AMAZON MKTPL*LS2F 8662161072 WA	-76.33
04/18/25	MOBILE PURCHASE 0417 705 QUICK STOP IN NEW YORK NY	-10.17
04/18/25	MOBILE PURCHASE 0417 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/18/25	PURCHASE 0417 AMAZON DIGITAL SEATTLE WA	-11.69
04/18/25	MOBILE PURCHASE 0417 MTA*NYCT PAYGO NEW YORK NY	-2.90
04/18/25	PURCHASE 0417 AMAZON DIGI* K15K SEATTLE WA	-3.18
04/21/25	MOBILE PURCHASE 0418 322 DELI CORP NEW YORK NY	-13.97
04/21/25	MOBILE PURCHASE 0418 NYU KIMMEL COFFEE NEW YORK NY	-8.38
04/21/25	MOBILE PURCHASE 0418 NYU TISCH HOSPITA NEW YORK NY	-6.17

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/21/25	PMNT SENT 0419 CASH APP*MORGAN B 8009691940 CA 07615555109183239848632	-25.00
04/21/25	MOBILE PURCHASE 0419 322 DELI CORP NEW YORK NY	-9.62
04/21/25	MOBILE PURCHASE 0419 NYU KIMMEL COFFEE NEW YORK NY	-8.38
04/21/25	MOBILE PURCHASE 0419 BREAD & BUTTER 34 NEW YORK NY	-13.27
04/21/25	MOBILE PURCHASE 0420 322 DELI CORP NEW YORK NY	-13.57
04/21/25	MOBILE PURCHASE 0420 MIDTOWN CONVENIEN NEW YORK NY	-23.92
04/21/25	TA 5TH AVE ATM 04/21 #000888424 WITHDRWL 587 5TH AVE NEW YORK NY	-116.75
04/22/25	MOBILE PURCHASE 0420 BREAD & BUTTER 34 NEW YORK NY	-19.52
04/22/25	PURCHASE 0421 STARBUCKS 800-782 8007827282 WA	-25.00
04/22/25	PMNT SENT 0421 CASH APP*MORGAN B 8009691940 CA 0761555511183310605568	-25.00
04/22/25	CHECKCARD 0421 D AGOSTINO #25 NEW YORK NY 02305375112000558736400	-60.16

Total ATM and debit card subtractions **-\$2,730.49**

Other subtractions

Date	Description	Amount
03/24/25	AMERICAN EXPRESS DES:ACH PMT ID:M1696 INDN:Morgan Beans CO ID:1133133497 WEB	-1,250.00
03/24/25	VENMO DES:PAYMENT ID:1041036779345 INDN:MORGAN BEANS CO ID:3264681992 WEB	-80.00
03/24/25	VENMO DES:PAYMENT ID:1041036794309 INDN:MORGAN BEANS CO ID:3264681992 WEB	-30.00
03/28/25	Online Banking transfer to CHK 2380 Confirmation# 4515443063	-1,500.00
03/28/25	AMERICAN EXPRESS DES:ACH PMT ID:M3946 INDN:Morgan Beans CO ID:1133133497 WEB	-1,500.00
03/28/25	AMERICAN EXPRESS DES:ACH PMT ID:M5516 INDN:Morgan Beans CO ID:1133133497 WEB	-500.00
03/31/25	VENMO DES:PAYMENT ID:1041230440884 INDN:MORGAN BEANS CO ID:3264681992 WEB	-150.00
04/01/25	STATE OF CT DRS DES:BUS DIRPAY ID:7569374 INDN: CO ID:TXXXXXXX CCD	-696.00
04/02/25	AMERICAN EXPRESS DES:ACH PMT ID:M0282 INDN:Morgan Beans CO ID:1133133497 WEB	-1,750.00
04/07/25	Online Banking transfer to CHK 2380 Confirmation# 4197887628	-500.00
04/09/25	Online Banking transfer to CHK 2380 Confirmation# 4323720267	-1,500.00
04/09/25	AMERICAN EXPRESS DES:ACH PMT ID:M7466 INDN:Morgan Beans CO ID:1133133497 WEB	-1,000.00
04/11/25	Online Banking transfer to CHK 2380 Confirmation# 5041779951	-1,000.00

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
04/14/25	AMERICAN EXPRESS DES:ACH PMT ID:M2790 INDN:Morgan Beans CO ID:1133133497 WEB	-1,000.00
04/14/25	AMERICAN EXPRESS DES:ACH PMT ID:M5504 INDN:Morgan Beans CO ID:1133133497 WEB	-809.87
04/14/25	VENMO DES:PAYMENT ID:1041500116100 INDN:MORGAN BEANS CO ID:3264681992 WEB	-500.00
04/15/25	VENMO DES:PAYMENT ID:1041550831300 INDN:MORGAN BEANS CO ID:3264681992 WEB	-325.00
04/17/25	AMERICAN EXPRESS DES:ACH PMT ID:M0484 INDN:Morgan Beans CO ID:1133133497 WEB	-800.00
Total other subtractions		-\$14,890.87

Service fees

Date	Transaction description	Amount
03/24/25	HAPPIER GROCER 03/24 #000117854 WITHDRWL 365 CANAL ST GROU NEW YORK NY FEE	-2.50
04/08/25	TA UNION DOUGH 04/08 #000906226 WITHDRWL 84 BROADWAY NEW YORK NY FEE	-2.50
04/14/25	HAPPIER GROCER 04/14 #000784711 WITHDRWL 365 CANAL ST GROU NEW YORK NY FEE	-2.50
04/21/25	TA 5TH AVE ATM 04/21 #000888424 WITHDRWL 587 5TH AVE NEW YORK NY FEE	-2.50
Total service fees		-\$10.00

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

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

This page intentionally left blank

This page intentionally left blank

This page intentionally left blank

This page intentionally left blank

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

MORGAN ELIZABETH BEANS
138 E 38TH ST APT 4B
NEW YORK, NY 10016-2653

BANK OF AMERICA

Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

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



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

Your Adv Plus Banking Preferred Rewards Gold

for February 21, 2025 to March 21, 2025

MORGAN ELIZABETH BEANS

Account number: 3340 5490 0089

Account summary

Beginning balance on February 21, 2025	\$935.08
Deposits and other additions	8,336.52
ATM and debit card subtractions	-2,642.07
Other subtractions	-5,995.43
Checks	-0.00
Service fees	-12.50
Ending balance on March 21, 2025	\$621.60

New: Scheduled and recurring payments with Zelle®

Send money now, schedule it for later, or make it recurring.

Enroll now! Scan the code or visit bankofamerica.com/zelle.



When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-03-24-0484.B | 6398672

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

© 2025 Bank of America Corporation

Deposits and other additions

Date	Description	Amount
02/28/25	NYU LANGONE HOSP DES:DIR DEP ID:1157435 INDN:BEANS,MORGAN CO ID:1133971298 PPD	3,846.94
03/14/25	NYU LANGONE HOSP DES:DIR DEP ID:1157435 INDN:BEANS,MORGAN CO ID:1133971298 PPD	4,489.58

Total deposits and other additions **\$8,336.52**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
02/21/25	MOBILE PURCHASE 0220 BREAD & BUTTER 34 NEW YORK NY	-8.54
02/21/25	MOBILE PURCHASE 0220 SQ *THE BOTTLENOS New York NY	-28.30
02/21/25	CVS/PHARM 1040 02/21 #000348736 MOBILE PURCHASE CVS/PHARM 10407-- NEW YORK NY	-15.00
02/21/25	TA SPRING ATM 02/21 #000844529 WITHDRWL 131 SPRING STREET NEW YORK NY	-90.00
02/24/25	MOBILE PURCHASE 0221 MTA*NYCT PAYGO NEW YORK NY	-2.90
02/24/25	MOBILE PURCHASE 0221 MTA*NYCT PAYGO NEW YORK NY	-2.90
02/24/25	MOBILE PURCHASE 0221 MTA*NYCT PAYGO NEW YORK NY	-2.90
02/24/25	MOBILE PURCHASE 0221 MTA*NYCT PAYGO NEW YORK NY	-2.90
02/24/25	PURCHASE 0222 Knockdown Center 1718489288 NY	-14.19
02/24/25	MOBILE PURCHASE 0222 SQ *LUCID CAFE New York NY	-9.62
02/24/25	CHECKCARD 0222 SARGE`S DELI NEW YORK NY 85133315054700174761497	-30.38
02/24/25	MOBILE PURCHASE 0222 TASTE OF DELICATE NEW YORK NY	-7.89
02/24/25	MOBILE PURCHASE 0222 596 DELI NEW YORK NY	-5.65
02/24/25	PURCHASE 0223 ADOBE *ADOBE 4085366000 CA	-19.99

continued on the next page



Account security you can see

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

To learn more, visit bofa.com/SecurityCenter or scan this code.

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.



SSM-11-23-0458.C | 6115469

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
02/24/25	MOBILE PURCHASE 0223 SQ *LUCID CAFE New York NY	-13.07
02/24/25	MOBILE PURCHASE 0224 NY GRILL DELI NEW YORK NY	-15.05
02/25/25	MOBILE PURCHASE 0224 NYU TISCH HOSPITA NEW YORK NY	-11.37
02/25/25	CVS/PHARMACY # 02/25 #000089034 MOBILE PURCHASE 08968--222 East 3 New York NY	-44.44
02/26/25	PURCHASE 0225 DD *DOORDASH DIG 8559731040 CA	-34.75
02/26/25	MOBILE PURCHASE 0225 NY GRILL DELI NEW YORK NY	-12.37
02/26/25	MOBILE PURCHASE 0225 NYU KIMMEL COFFEE NEW YORK NY	-4.51
02/27/25	MOBILE PURCHASE 0225 TASTE OF DELICATE NEW YORK NY	-10.68
02/27/25	MOBILE PURCHASE 0226 TASTE OF DELICATE NEW YORK NY	-7.30
02/27/25	MOBILE PURCHASE 0226 SQ *LUCID CAFE New York NY	-7.44
02/27/25	MOBILE PURCHASE 0226 39 GOURMET DELI & NEW YORK NY	-11.95
02/27/25	MOBILE PURCHASE 0226 MTA*NYCT PAYGO NEW YORK NY	-2.90
02/27/25	MOBILE PURCHASE 0226 MTA*NYCT PAYGO NEW YORK NY	-2.90
02/27/25	MOBILE PURCHASE 0226 GRAND SNACKS CORP NEW YORK NY	-20.80
02/27/25	CHECKCARD 0226 TASTE OF DELICATE NEW YORK NY 85298085057980002507174	-13.49
02/27/25	CHECKCARD 0226 SQ *THE BOTTLENOS New York NY 55432865057200632207433	-28.30
02/27/25	CHECKCARD 0226 705 QUICK STOP IN NEW YORK NY 72712915058000000562429	-11.96
02/27/25	CHECKCARD 0226 D AGOSTINO #25 NEW YORK NY 02305375058000530055263	-30.38
02/27/25	TA 5TH AVE ATM 02/27 #000637537 WITHDRWL 587 5TH AVE NEW YORK NY	-60.00
02/27/25	CVS/PHARM 1065 02/27 #000924144 MOBILE PURCHASE CVS/PHARM 10654-- NEW YORK NY	-6.65
02/28/25	MOBILE PURCHASE 0227 OM SAI SHREE INC NEW YORK NY	-7.23
02/28/25	MOBILE PURCHASE 0227 SQ *LUCID CAFE New York NY	-13.07
02/28/25	PURCHASE 0227 DD *DOORDASHDASHP 6506819470 CA	-9.99
02/28/25	MOBILE PURCHASE 0227 MURRAY HILL MARKE NEW YORK NY	-15.59
02/28/25	CHECKCARD 0227 CVS/PHARMACY #070 NEW YORK NY 02305375059000535026540	-39.23
02/28/25	CVS/PHARM 0701 02/28 #000760507 MOBILE PURCHASE CVS/PHARM 07019-- New York NY	-10.69
03/03/25	MOBILE PURCHASE 0227 TST*UTOPIA BAGELS New York NY	-14.12
03/03/25	PURCHASE 0228 AMAZON MKTPL*HG6J 8662161072 WA	-86.43
03/03/25	MOBILE PURCHASE 0228 TST*PERK COFFEE - New York NY	-6.51
03/03/25	MOBILE PURCHASE 0228 TASTE OF DELICATE NEW YORK NY	-10.68
03/03/25	PURCHASE 0301 STARBUCKS 800-782 8007827282 WA	-25.00
03/03/25	MOBILE PURCHASE 0301 NY GRILL DELI NEW YORK NY	-10.13
03/03/25	MOBILE PURCHASE 0301 NYU KIMMEL COFFEE NEW YORK NY	-2.94

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/03/25	PMNT SENT 0301 CASH APP*MORGAN B 8009691940 CA 07615555060181340500693	-25.00
03/03/25	MOBILE PURCHASE 0301 NY GRILL DELI NEW YORK NY	-6.76
03/03/25	MOBILE PURCHASE 0302 NY GRILL DELI NEW YORK NY	-6.24
03/03/25	MOBILE PURCHASE 0303 NY GRILL DELI NEW YORK NY	-15.79
03/04/25	MOBILE PURCHASE 0302 NYU KIMMEL COFFEE NEW YORK NY	-2.94
03/04/25	MOBILE PURCHASE 0303 NYU KIMMEL CAFE NEW YORK NY	-2.94
03/04/25	MOBILE PURCHASE 0303 NYU TISCH HOSPITA NEW YORK NY	-12.79
03/04/25	MOBILE PURCHASE 0303 SQ *THE BOTTLENOS New York NY	-28.30
03/05/25	PURCHASE 0304 DD *DOORDASH DIG 8559731040 CA	-39.75
03/05/25	MOBILE PURCHASE 0304 SQ *LUCID CAFE New York NY	-7.44
03/05/25	MOBILE PURCHASE 0304 SQ *HAWA MURRAY H New York NY	-10.98
03/05/25	MOBILE PURCHASE 0304 TASTE OF DELICATE NEW YORK NY	-9.00
03/05/25	MOBILE PURCHASE 0304 D AGOSTINO #25 NEW YORK NY	-38.29
03/05/25	TA UNION DOUGH 03/05 #000222308 WITHDRWL 84 BROADWAY NEW YORK NY	-91.75
03/06/25	MOBILE PURCHASE 0305 SQ *LUCID CAFE New York NY	-13.07
03/06/25	MOBILE PURCHASE 0305 MTA*NYCT PAYGO NEW YORK NY	-2.90
03/06/25	MOBILE PURCHASE 0305 MURRAY HILL MARKE NEW YORK NY	-16.63
03/06/25	MOBILE PURCHASE 0305 GRAND SNACKS CORP NEW YORK NY	-20.80
03/06/25	MOBILE PURCHASE 0305 D AGOSTINO #25 NEW YORK NY	-32.34
03/06/25	MOBILE PURCHASE 0306 NY GRILL DELI NEW YORK NY	-11.33
03/07/25	MOBILE PURCHASE 0306 NYU TISCH HOSPITA NEW YORK NY	-3.92
03/07/25	MOBILE PURCHASE 0306 NYU KIMMEL COFFEE NEW YORK NY	-1.76
03/07/25	MOBILE PURCHASE 0307 NY GRILL DELI NEW YORK NY	-9.88
03/10/25	MOBILE PURCHASE 0307 NYU KIMMEL COFFEE NEW YORK NY	-6.47
03/10/25	MOBILE PURCHASE 0307 705 QUICK STOP IN NEW YORK NY	-8.32
03/10/25	PURCHASE 0308 GRUBHUB*LEZIE 8775851085 NY	-64.24
03/10/25	MOBILE PURCHASE 0308 MTA*NYCT PAYGO NEW YORK NY	-2.90
03/10/25	MOBILE PURCHASE 0308 MTA*NYCT PAYGO NEW YORK NY	-2.90
03/10/25	MOBILE PURCHASE 0308 TASTE OF DELICATE NEW YORK NY	-17.44
03/10/25	MOBILE PURCHASE 0309 GRAND SNACKS CORP NEW YORK NY	-20.80
03/10/25	MOBILE PURCHASE 0309 D AGOSTINO #25 NEW YORK NY	-67.23

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/10/25	MOBILE PURCHASE 0309 TASTE OF DELICATE NEW YORK NY	-14.62
03/10/25	CHECKCARD 0309 Peacock TV LLC New York CityNY	-6.38
03/10/25	CHECKCARD 0309 Peacock TV LLC New York CityNY	-8.50
03/11/25	MOBILE PURCHASE 0310 SQ *LUCID CAFE New York NY	-7.44
03/11/25	MOBILE PURCHASE 0310 MTA*NYCT PAYGO NEW YORK NY	-2.90
03/11/25	MOBILE PURCHASE 0310 MTA*NYCT PAYGO NEW YORK NY	-2.90
03/11/25	MOBILE PURCHASE 0310 39 GOURMET DELI & NEW YORK NY	-11.43
03/11/25	CHECKCARD 0310 TRADER JOE S #544 NEW YORK NY 02305375070500285123046	-69.83
03/11/25	MOBILE PURCHASE 0310 D AGOSTINO STORE NEW YORK NY	-12.08
03/11/25	MOBILE PURCHASE 0310 TASTE OF DELICATE NEW YORK NY	-14.05
03/11/25	PMNT SENT 0311 CASH APP*MORGAN B 8009691940 CA 07615555070181716920333	-50.00
03/11/25	CVS/PHARMACY # 03/11 #000182223 MOBILE PURCHASE 07019--150 East 4 New York NY	-34.68
03/11/25	TA 5TH AVE ATM 03/11 #000135622 WITHDRWL 57 5TH AVE NEW YORK NY	-71.75
03/12/25	CHECKCARD 0311 PETCO VITAL CARE 8584537845 CA 55310205071165807217830 RECURRING	-19.99
03/12/25	MOBILE PURCHASE 0311 SQ *LUCID CAFE New York NY	-6.44
03/12/25	MOBILE PURCHASE 0311 39 GOURMET DELI & NEW YORK NY	-10.33
03/12/25	PURCHASE 0311 LinkedInPre *7654 8556535653 CA	-74.43
03/12/25	MOBILE PURCHASE 0311 TASTE OF DELICATE NEW YORK NY	-8.99
03/12/25	MOBILE PURCHASE 0312 NY GRILL DELI NEW YORK NY	-21.15
03/13/25	MOBILE PURCHASE 0312 NYU KIMMEL COFFEE NEW YORK NY	-6.12
03/13/25	MOBILE PURCHASE 0313 NY GRILL DELI NEW YORK NY	-12.48
03/14/25	MOBILE PURCHASE 0312 SWEETGREEN MURRAY NEW YORK NY	-18.72
03/14/25	MOBILE PURCHASE 0313 NYU KIMMEL COFFEE NEW YORK NY	-6.47
03/14/25	MOBILE PURCHASE 0313 705 QUICK STOP IN NEW YORK NY	-5.20
03/14/25	PMNT SENT 0314 CASH APP*MORGAN B 8009691940 CA 07615555073181831525303	-50.00
03/17/25	MOBILE PURCHASE 0314 SQ *LUCID CAFE New York NY	-13.07
03/17/25	PURCHASE 0314 NYTIMES* 8006984637 NY	-25.00
03/17/25	MOBILE PURCHASE 0314 39 GOURMET DELI & NEW YORK NY	-16.32
03/17/25	MOBILE PURCHASE 0314 GRAND SNACKS CORP NEW YORK NY	-20.80
03/17/25	CHECKCARD 0314 D AGOSTINO #25 NEW YORK NY 02305375074000580994825	-29.53
03/17/25	PURCHASE 0314 AMAZON DIGITAL SEATTLE WA	-13.81
03/17/25	MOBILE PURCHASE 0315 MTA*NYCT PAYGO NEW YORK NY	-2.90
03/17/25	MOBILE PURCHASE 0316 SQ *LUCID CAFE New York NY	-13.07

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/17/25	MOBILE PURCHASE 0316 D AGOSTINO STORE NEW YORK NY	-48.00
03/17/25	MOBILE PURCHASE 0316 TASTE OF DELICATE NEW YORK NY	-10.69
03/17/25	MOBILE PURCHASE 0316 D AGOSTINO #25 NEW YORK NY	-23.44
03/17/25	MOBILE PURCHASE 0316 39 GOURMET DELI & NEW YORK NY	-8.17
03/17/25	PURCHASE 0317 AMAZON MKTPL*L485 8662161072 WA	-73.63
03/17/25	MOBILE PURCHASE 0317 NY GRILL DELI NEW YORK NY	-12.46
03/18/25	CHECKCARD 0316 TRADER JOE S #544 NEW YORK NY 02305375076500311035218	-47.70
03/18/25	MOBILE PURCHASE 0317 NYU KIMMEL COFFEE NEW YORK NY	-2.94
03/18/25	PURCHASE 0317 AMAZON DIGITAL SEATTLE WA	-11.69
03/18/25	PURCHASE 0317 AMAZON DIGI* X89X SEATTLE WA	-3.18
03/19/25	MOBILE PURCHASE 0317 TASTE OF DELICATE NEW YORK NY	-8.47
03/19/25	MOBILE PURCHASE 0318 NY GRILL DELI NEW YORK NY	-12.48
03/19/25	MOBILE PURCHASE 0318 NYU KIMMEL COFFEE NEW YORK NY	-2.94
03/19/25	MOBILE PURCHASE 0318 NYU KIMMEL COFFEE NEW YORK NY	-5.29
03/19/25	MOBILE PURCHASE 0319 NY GRILL DELI NEW YORK NY	-9.88
03/20/25	PURCHASE 0319 DD *DOORDASH DIG 8559731040 CA	-34.21
03/20/25	MOBILE PURCHASE 0319 NYU KIMMEL COFFEE NEW YORK NY	-7.89
03/20/25	JUST HI RDGS 03/20 #000364645 WITHDRWL 698 2ND AVE NEW YORK NY	-93.50
03/20/25	CVS/PHARM 1122 03/20 #000657383 MOBILE PURCHASE CVS/PHARM 11226-- New York NY	-16.04
03/21/25	PURCHASE 0320 AMAZON MKTPL*NN3R 8662161072 WA	-6.86
03/21/25	PURCHASE 0320 AMAZON MKTPL*Y56G 8662161072 WA	-18.49
03/21/25	MOBILE PURCHASE 0320 SQ *LUCID CAFE New York NY	-11.44
03/21/25	MOBILE PURCHASE 0320 SQ *HAWA MURRAY H New York NY	-12.07
03/21/25	7-ELEVEN 03/21 #000819513 MOBILE PURCHASE 7-ELEVEN New York NY	-6.94
03/21/25	TRADER JO TRAD 03/21 #000943889 MOBILE PURCHASE TRADER JO TRADER NEW YORK NY	-28.31

Total ATM and debit card subtractions

-\$2,642.07

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
02/25/25	VENMO DES:PAYMENT ID:1040480572229 INDN:MORGAN BEANS CO ID:3264681992 WEB	-50.00
02/28/25	Online Banking transfer to CHK 2380 Confirmation# 4176085864	-1,150.00
02/28/25	Online Banking transfer to CHK 2380 Confirmation# 4276091617	-500.00
02/28/25	AMERICAN EXPRESS DES:ACH PMT ID:M7720 INDN:Morgan Beans CO ID:1133133497 WEB	-1,000.00
03/14/25	Online Banking transfer to CHK 2380 Confirmation# 4798164039	-1,500.00
03/14/25	AMERICAN EXPRESS DES:ACH PMT ID:M8344 INDN:Morgan Beans CO ID:1133133497 WEB	-1,000.00
03/14/25	AMERICAN EXPRESS DES:ACH PMT ID:M7488 INDN:Morgan Beans CO ID:1133133497 WEB	-695.43
03/19/25	VENMO DES:PAYMENT ID:1040964702300 INDN:MORGAN BEANS CO ID:3264681992 WEB	-100.00
Total other subtractions		-\$5,995.43

Service fees

Date	Transaction description	Amount
02/21/25	TA SPRING ATM 02/21 #000844529 WITHDRWL 131 SPRING STREET NEW YORK NY FEE	-2.50
02/27/25	TA 5TH AVE ATM 02/27 #000637537 WITHDRWL 587 5TH AVE NEW YORK NY FEE	-2.50
03/05/25	TA UNION DOUGH 03/05 #000222308 WITHDRWL 84 BROADWAY NEW YORK NY FEE	-2.50
03/11/25	TA 5TH AVE ATM 03/11 #000135622 WITHDRWL 57 5TH AVE NEW YORK NY FEE	-2.50
03/20/25	JUST HI RDGS 03/20 #000364645 WITHDRWL 698 2ND AVE NEW YORK NY FEE	-2.50
Total service fees		-\$12.50

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

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

Important Messages - Please Read

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

Good News!

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

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

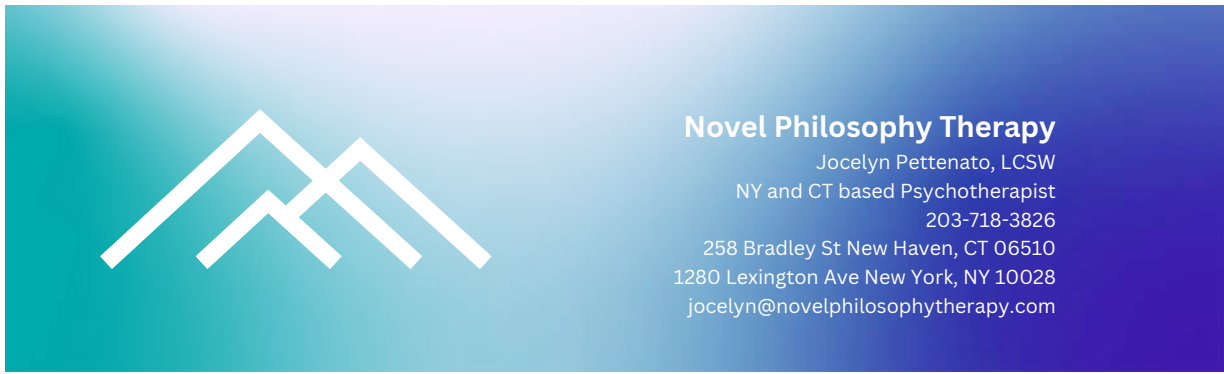
- The first \$275 (previously \$225) may be available the next business day.
- When you deposit checks totaling more than \$6,725 (previously \$5,525) on any one day, we may continue to place a longer hold.
- For certain check deposits into accounts open less than 30 days, the first \$6,725 (previously \$5,525) of a day's total deposits may be available the next business day.

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

This page intentionally left blank

This page intentionally left blank

This page intentionally left blank



Re: ESA Letter – Morgan Beans (12/20/1996)

Pets: One dog – Bully breed named Roxy

To whom it may concern:

I am a licensed mental health professional and have recently completed a clinical assessment to evaluate Morgan Beans's mental health condition. After careful review of Morgan's mental and behavioral health condition, I have concluded she has certain functional limitations associated with a diagnosis of F41.1 Generalized Anxiety Disorder. I believe my client meets the definition of disability under the Fair Housing Act, Americans with Disabilities Act, and the Rehabilitation Act of 1973. My client's mental health disorder, which is recognized in the Diagnostic and Statistical Manual of Mental Disorders (DSM-5) handbook, significantly limits one or more major life activities or major bodily functions, including the ability to care for oneself and within their work. This may include the ability to concentrate, regulate mood, sleep properly, sustain an adequate appetite, nurture positive self-perceptions, engage in enjoyable activities, perform effectively in academic or occupational settings, manage daily tasks, and partake in meaningful social interactions.

In order to alleviate the symptoms of Morgan's mental illness, and to enhance the ability to function and live independently, I am recommending that she have an emotional support dog. This emotional support animal is necessary to provide therapeutic emotional support that alleviates symptoms of my client's impairment, and to enhance her ability to function and live independently and fully use and enjoy the dwelling unit you own and/or administer. Morgan's dog Roxy helps to calm and ground her when experiencing symptoms related to nervousness, discomfort and mental or emotional distress. Roxy also provides a number of symptom reducing benefits which include comfort, companionship, and increases motivation to engage in activities of daily living and cultivates responsibility and discipline in her daily life.

Under the Fair Housing Act (FHA) and the Air Carrier Access Act (ACAA), Morgan Beans is entitled to have her emotional support animal live in the household and accompany her during air travel, respectively. It is essential for Morgan's emotional and mental stability to have the companionship of her emotional support dog. Please note that pursuant to guidance issued by the U.S. Department of Housing and for privacy reasons, details about the diagnosis or severity of my client's disability and medical records may not be disclosed. If you have any questions, please contact me for information regarding my recommendation, additional questions or validation requests.

Thank you for accommodating this client's needs.

Issue Date: 5/8/2025

Best regards,

Jocelyn Pettenato

Jocelyn Pettenato, LCSW

NY License: 090024 CT License: 14023

This letter expires one year from issue date

