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	FIRST NAME	M.I.	SUFFIX
Klaf	Albert		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	11/29/1977	(917) 699 - 5372 - Mobile

EMAIL
Albert.klaf@gmail.com

EMERGENCY CONTACT

NAME	ADDRESS
Katarina Klaf	300 East 74th Street, New York, 40 10021

PHONE	EMAIL ADDRESS	RELATIONSHIP
(917) 584 - 2660	Katkalab@yahoo.com	mother

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
215 East 68th Street, apt 11ZZ	New York	NY	10065

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$5,200.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Payroll Specialist	Jane Street

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Marie Harrison	(646) 759 - 6000	$800,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
250 Vesey Street	New York	NY	10281

BACKGROUND INFORMATION

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

PETS

1. TYPE	BREED	NAME
dog	Shiba Inu	Nimbus

SEX	AGE	WEIGHT	COLOR
male	6	25	black and 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 Albert Klaf*

Signed by Albert Klaf
Sat Apr 19 2025 09:37:37 PM EDT
Key: EB1A3137; IP Address: 108.30.38.125

Albert Klaf *(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**
Albert Klaf	XXXXXXXXXXXX9953	15758600	$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 Albert Klaf

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 Albert Klaf: 857

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$800,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $6,000.00)
Total number of accounts	4
Accounts with no late payments	4 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$5,419.00 ($0.00 past due)
Outstanding revolving debt	$5,419.00 (21% 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:	Albert Klaf	ALBERT KLAF
SSN:	***-**-****	***-**-****
Birth Date:	11/**/1977	11/**/1977

Addresses	From Application	From Equifax
	215 East 68th Street, apt 11ZZ New York, NY 10065 - US	300 E 74TH ST. 4F NEW YORK, NY 10021 (Applicant) Reported 4/2025 215 E 68TH ST. 11ZZ NEW YORK, NY 10065 (Applicant) Reported 4/2025 41 PARK AVE. 15F NEW YORK, NY 10016 (Applicant) Reported 8/2023 201 E 69TH ST. 9Z NEW YORK, NY 10021 (Applicant) Reported 3/2023 APT 4F NEW YORK, NY 10021 (Applicant) Reported 12/2008

Employment	From Application	From Equifax
Applicant:	Payroll Specialist Jane Street $800,000.00/Yr. Total annual Income: $800,000.00	

Criminal and Other Public Records				
Requested For Albert Klaf	**Location Searched** Multistate Search	**Period Searched** 4/23/2018 - 4/23/2025	**Requested** 4/23/2025	**Returned** 4/23/2025
Results *No Records Found*				

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Albert Klaf	4/23/2025	4/23/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Albert Klaf	4/23/2025	4/23/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	857	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

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

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	806	Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information You have either very few loans or too many loans with recent delinquencies The balances on your accounts are too high compared to loan amounts

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	10/2018	3/2025					$3,010.00

Monthly Payment	High Credit	Type	Comments
$30.00	$9,696.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	2/1971	3/2025					$1,926.00

Monthly Payment	High Credit	Type	Comments
	$3,799.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	2/2007	2/2025					$483.00

Monthly Payment	High Credit	Type	Comments
$40.00	$10,386.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/JCREW (Applicant)	8/2012	11/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,395.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

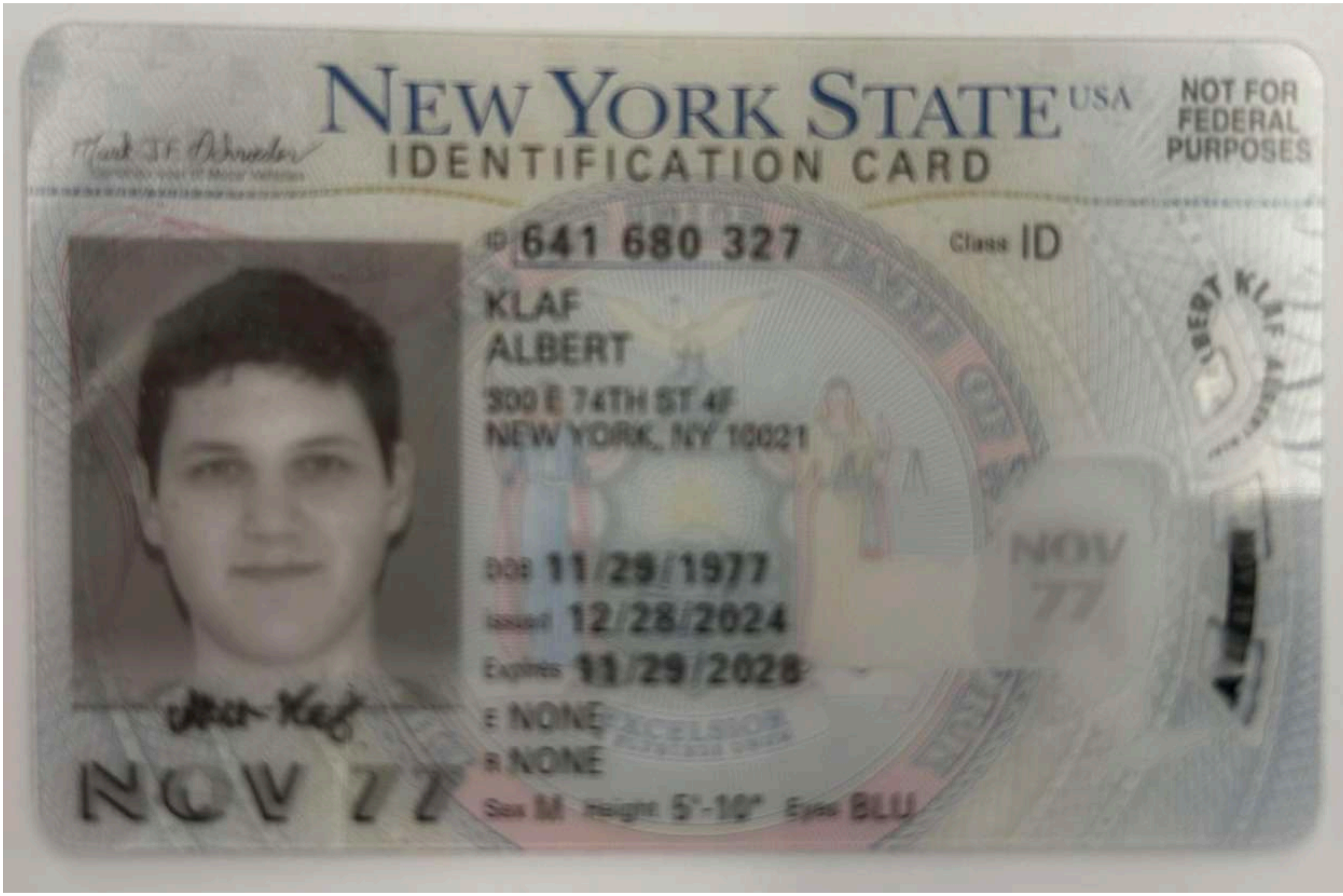
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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

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

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

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

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


NEW YORK STATE USA
IDENTIFICATION CARD
NOT FOR FEDERAL PURPOSES
ID 641 680 327
Class ID
KLAF
ALBERT
300 E 74TH ST 4F
NEW YORK, NY 10021
DOB 11/29/1977
Issued 12/28/2024
Expires 11/29/2028
E NONE
R NONE
Sex M Height 5'-10" Eyes BLU
NOV 77
EXCELSIOR

Copy B—To Be Filed With Employee's FEDERAL Tax Return. OMB No. 1545-0008

a Employee's soc. sec. no.	124-60-4049
b Employer ID number (EIN)	90-1010033
1 Wages, tips, other comp.	823011.41
2 Federal income tax withheld	295455.59
3 Social security wages	168600.00
4 Social security tax withheld	10453.20
5 Medicare wages and tips	846011.41
6 Medicare tax withheld	18081.27
c Employer's name, address, and ZIP code	Jane Street Group, LLC 250 Vesey Street 3rd Floor New York, NY 10281
d Control number	
e Employee's name, address, and ZIP code	Albert Klaf 215 East 68th Street Apt 11ZZ New York, NY 10065
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code See inst. for box 12	C 1710.00
12b Code	D 23000.00
12c Code	DD 14235.36
12d Code	
13 Statutory employee	
Retirement plan	X
Third-party sick pay	
14 Other	NY PFL 333.25 NY SDI 31.20
15 State	NY
Employer's state ID number	90-1010033
16 State wages, tips, etc.	823011.41
17 State income tax	80246.92
18 Local wages, tips, etc.	823011.41
19 Local income tax	34451.56
20 Locality name	NY

Form W-2 Wage and Tax Statement 2024 Dept. of the Treasury - IRS

This information is being furnished to the Internal Revenue Service.

Copy 2—To Be Filed With Employee's State, City, or Local Income Tax Return OMB No. 1545-0008

a Employee's soc. sec. no.	124-60-4049
b Employer ID number (EIN)	90-1010033
1 Wages, tips, other comp.	823011.41
2 Federal income tax withheld	295455.59
3 Social security wages	168600.00
4 Social security tax withheld	10453.20
5 Medicare wages and tips	846011.41
6 Medicare tax withheld	18081.27
c Employer's name, address, and ZIP code	Jane Street Group, LLC 250 Vesey Street 3rd Floor New York, NY 10281
d Control number	
e Employee's name, address, and ZIP code	Albert Klaf 215 East 68th Street Apt 11ZZ New York, NY 10065
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code	C 1710.00
12b Code	D 23000.00
12c Code	DD 14235.36
12d Code	
13 Statutory employee	
Retirement plan	X
Third-party sick pay	
14 Other	NY PFL 333.25 NY SDI 31.20
15 State	NY
Employer's state ID number	90-1010033
16 State wages, tips, etc.	823011.41
17 State income tax	80246.92
18 Local wages, tips, etc.	823011.41
19 Local income tax	34451.56
20 Locality name	NY

Form W-2 Wage and Tax Statement 2024 Dept. of the Treasury - IRS

Copy C—For EMPLOYEE'S RECORDS (See *Notice to Employee* on the back of Copy B.) OMB No. 1545-0008

a Employee's soc. sec. no.	124-60-4049
b Employer ID number (EIN)	90-1010033
1 Wages, tips, other comp.	823011.41
2 Federal income tax withheld	295455.59
3 Social security wages	168600.00
4 Social security tax withheld	10453.20
5 Medicare wages and tips	846011.41
6 Medicare tax withheld	18081.27
c Employer's name, address, and ZIP code	Jane Street Group, LLC 250 Vesey Street 3rd Floor New York, NY 10281
d Control number	
e Employee's name, address, and ZIP code	Albert Klaf 215 East 68th Street Apt 11ZZ New York, NY 10065
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code See inst. for box 12	C 1710.00
12b Code	D 23000.00
12c Code	DD 14235.36
12d Code	
13 Statutory employee	
Retirement plan	X
Third-party sick pay	
14 Other	NY PFL 333.25 NY SDI 31.20
15 State	NY
Employer's state ID number	90-1010033
16 State wages, tips, etc.	823011.41
17 State income tax	80246.92
18 Local wages, tips, etc.	823011.41
19 Local income tax	34451.56
20 Locality name	NY

Form W-2 Wage and Tax Statement 2024 Dept. of the Treasury - IRS

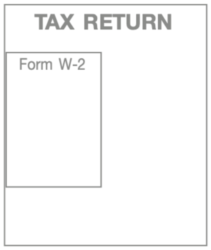
This information is being furnished to the IRS. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

Copy 2—To Be Filed With Employee's State, City, or Local Income Tax Return OMB No. 1545-0008

a Employee's soc. sec. no.	124-60-4049
b Employer ID number (EIN)	90-1010033
1 Wages, tips, other comp.	823011.41
2 Federal income tax withheld	295455.59
3 Social security wages	168600.00
4 Social security tax withheld	10453.20
5 Medicare wages and tips	846011.41
6 Medicare tax withheld	18081.27
c Employer's name, address, and ZIP code	Jane Street Group, LLC 250 Vesey Street 3rd Floor New York, NY 10281
d Control number	
e Employee's name, address, and ZIP code	Albert Klaf 215 East 68th Street Apt 11ZZ New York, NY 10065
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code	C 1710.00
12b Code	D 23000.00
12c Code	DD 14235.36
12d Code	
13 Statutory employee	
Retirement plan	X
Third-party sick pay	
14 Other	NY PFL 333.25 NY SDI 31.20
15 State	NY
Employer's state ID number	90-1010033
16 State wages, tips, etc.	823011.41
17 State income tax	80246.92
18 Local wages, tips, etc.	823011.41
19 Local income tax	34451.56
20 Locality name	NY

Form W-2 Wage and Tax Statement 2024 Dept. of the Treasury - IRS

In order for the information on this form to be effectively keypunched, it must be read upright. Therefore, attach this W-2 to your state, city, or local tax return as follows:



NOTE: THIS W-2 IS ACCEPTABLE FOR FILING WITH YOUR FEDERAL, STATE, AND LOCAL/CITY INCOME TAX RETURNS.

Future developments. For the latest information about developments related to Form W-2, such as legislation enacted after it was published, go to *www.irs.gov/FormW2*.

Notice to Employee

Do you have to file? Refer to the Form 1040 instructions to determine if you are required to file a tax return. Even if you don't have to file a tax return, you may be eligible for a refund if box 2 shows an amount or if you are eligible for any credit.

Earned income tax credit (EITC). You may be able to take the EITC for 2024 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EITC if your investment income is more than the specified amount for 2024 or if income is earned for services provided while you were an inmate at a penal institution. For 2024 income limits and more information, visit *www.irs.gov/EITC*. See also Pub. 596. **Any EITC that is more than your tax liability is refunded to you, but only if you file a tax return.**

Employee's social security number (SSN). For your protection, this form may show only the last four digits of your SSN. However, your employer has reported your complete SSN to the IRS and the Social Security Administration (SSA).

Clergy and religious workers. If you aren't subject to social security and Medicare taxes, see Pub. 517.

Corrections. If your name, SSN, or address is incorrect, correct Copies B, C, and 2 and ask your employer to correct your employment record. Be sure to ask the employer to file Form W-2c, Corrected Wage and Tax Statement, with the SSA to correct any name, SSN, or money amount error reported to the SSA on Form W-2. Be sure to get your copies of Form W-2c from your employer for all corrections made so you may file them with your tax return. If your name and SSN are correct but aren't the same as shown on your social security card, you should ask for a new card that displays your correct name at any SSA office or by calling 800-772-1213. You may also visit the SSA website at *www.SSA.gov*.

Cost of employer-sponsored health coverage (if such cost is provided by the employer). The reporting in box 12, using code DD, of the cost of employer-sponsored health coverage is for your information only. **The amount reported with code DD is not taxable.**

Credit for excess taxes. If you had more than one employer in 2024 and more than $10,453.20 in social security and/or Tier 1 railroad retirement (RRTA) taxes were withheld, you may be able to claim a credit for the excess against your federal income tax. See the Form 1040 instructions. If you had more than one railroad employer and more than $6,129.90 in Tier 2 RRTA tax was withheld, you may be able to claim a refund on Form 843. See the Instructions for Form 843.

(See also *Instructions for Employee*.)

Instructions for Employee

(See also *Notice to Employee*.)

Box 1. Enter this amount on the wages line of your tax return.

Box 2. Enter this amount on the federal income tax withheld line of your tax return.

Box 5. You may be required to report this amount on Form 8959. See the Form 1040 instructions to determine if you are required to complete Form 8959.

Box 6. This amount includes the 1.45% Medicare tax withheld on all Medicare wages and tips shown in box 5, as well as the 0.9% Additional Medicare Tax on any of those Medicare wages and tips above $200,000.

Box 8. This amount is **not** included in box 1, 3, 5, or 7. For information on how to report tips on your tax return, see the Form 1040 instructions.

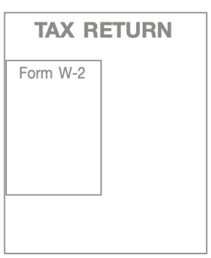
You must file Form 4137 with your income tax return to report at least the allocated tip amount unless you can prove with adequate records that you received a smaller amount. If you have records that show the actual amount of tips you received, report that amount even if it is more or less than the allocated tips. Use Form 4137 to figure the social security and Medicare tax owed on tips you didn't report to your employer. Enter this amount on the wages line of your tax return. By filing Form 4137, your social security tips will be credited to your social security record (used to figure your benefits).

Box 10. This amount includes the total dependent care benefits that your employer paid to you or incurred on your behalf (including amounts from a section 125 (cafeteria) plan). Any amount over your employer's plan limit is also included in box 1. See Form 2441.

Box 11. This amount is (a) reported in box 1 if it is a distribution made to you from a nonqualified deferred compensation or nongovernmental section 457(b) plan, or (b) included in box 3 and/or box 5 if it is a prior year deferral under a nonqualified or section 457(b) plan that became taxable for social security and Medicare taxes this year because there is no longer a substantial risk of forfeiture of your right to the deferred amount. This box shouldn't be used if you had a deferral and a distribution in the same calendar year. If you made a deferral and received a distribution in the same calendar year, and you are or will be age 62 by the end of the calendar year, your employer should file Form SSA-131, Employer Report of Special Wage Payments, with the Social Security Administration and give you a copy.

Box 12. The following list explains the codes shown in box 12. You may need this information to complete your tax return. Elective deferrals (codes D, E, F, and S) and designated Roth contributions (codes AA, BB, and EE) under all plans are generally limited to a total of $23,000 ($16,000 if you only have SIMPLE plans; $26,000 for section 403(b) plans if you qualify for the 15-year rule explained in Pub. 571). Deferrals under code G are limited to $23,000. Deferrals under code H are limited to $7,000.

In order for the information on this form to be effectively keypunched, it must be read upright. Therefore, attach this W-2 to your state, city, or local tax return as follows:



NOTE: THIS W-2 IS ACCEPTABLE FOR FILING WITH YOUR FEDERAL, STATE, AND LOCAL/CITY INCOME TAX RETURNS.

Instructions for Employee

(continued)

Box 12 *(continued)*

However, if you were at least age 50 in 2024, your employer may have allowed an additional deferral of up to $7,500 ($3,500 for section 401(k)(11) and 408(p) SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals. For code G, the limit on elective deferrals may be higher for the last 3 years before you reach retirement age. Contact your plan administrator for more information. Amounts in excess of the overall elective deferral limit must be included in income. See the Form 1040 instructions.

Note: If a year follows code D through H, S, Y, AA, BB, or EE, you made a make-up pension contribution for a prior year(s) when you were in military service. To figure whether you made excess deferrals, consider these amounts for the year shown, not the current year. If no year is shown, the contributions are for the current year.

A—Uncollected social security or RRTA tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

B—Uncollected Medicare tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

C—Taxable cost of group-term life insurance over $50,000 (included in boxes 1, 3 (up to the social security wage base), and 5)

D—Elective deferrals to a section 401(k) cash or deferred arrangement. Also includes deferrals under a SIMPLE retirement account that is part of a section 401(k) arrangement.

E—Elective deferrals under a section 403(b) salary reduction agreement

F—Elective deferrals under a section 408(k)(6) salary reduction SEP

G—Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan

H—Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan. See the Form 1040 instructions for how to deduct.

J—Nontaxable sick pay (information only, not included in box 1, 3, or 5)

K—20% excise tax on excess golden parachute payments. See the Form 1040 instructions.

L—Substantiated employee business expense reimbursements (nontaxable)

M—Uncollected social security or RRTA tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

N—Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

P—Excludable moving expense reimbursements paid directly to a member of the U.S. Armed Forces (not included in box 1, 3, or 5)

Q—Nontaxable combat pay. See the Form 1040 instructions for details on reporting this amount.

R—Employer contributions to your Archer MSA. Report on Form 8853.

S—Employee salary reduction contributions under a section 408(p) SIMPLE plan

T—Adoption benefits (not included in box 1). Complete Form 8839 to figure any taxable and nontaxable amounts.

V—Income from exercise of nonstatutory stock option(s) (included in boxes 1, 3 (up to the social security wage base), and 5). See Pub. 525 for reporting requirements.

W—Employer contributions (including amounts the employee elected to contribute using a section 125 (cafeteria) plan) to your health savings account. Report on Form 8889.

Y—Deferrals under a section 409A nonqualified deferred compensation plan

Z—Income under a nonqualified deferred compensation plan that fails to satisfy section 409A. This amount is also included in box 1. It is subject to an additional 20% tax plus interest. See the Form 1040 instructions.

AA—Designated Roth contributions under a section 401(k) plan

BB—Designated Roth contributions under a section 403(b) plan

DD—Cost of employer-sponsored health coverage. **The amount reported with code DD is not taxable.**

EE—Designated Roth contributions under a governmental section 457(b) plan. This amount does not apply to contributions under a tax-exempt organization section 457(b) plan.

FF—Permitted benefits under a qualified small employer health reimbursement arrangement

GG—Income from qualified equity grants under section 83(i)

HH—Aggregate deferrals under section 83(i) elections as of the close of the calendar year

II—Medicaid waiver payments excluded from gross income under Notice 2014-7.

Box 13. If the "Retirement plan" box is checked, special limits may apply to the amount of traditional IRA contributions you may deduct. See Pub. 590-A.

Box 14. Employers may use this box to report information such as state disability insurance taxes withheld, union dues, uniform payments, health insurance premiums deducted, nontaxable income, educational assistance payments, or a member of the clergy's parsonage allowance and utilities. Railroad employers use this box to report railroad retirement (RRTA) compensation, Tier 1 tax, Tier 2 tax, Medicare tax, and Additional Medicare Tax. Include tips reported by the employee to the employer in railroad retirement (RRTA) compensation.

Note: Keep **Copy C** of Form W-2 for at least 3 years after the due date for filing your income tax return. However, to help **protect your social security benefits,** keep Copy C until you begin receiving social security benefits, just in case there is a question about your work record and/or earnings in a particular year.

Jane Street

250 Vesey Street
New York, NY 10281

T +1 (646) 759 6000
F +1 (646) 759 6001
janestreet.com

April 21, 2025

Re: Albert Klaf

To Whom It May Concern:

I am writing to confirm the employment and base pay of Albert Klaf.

Albert Klaf has been employed with Jane Street Group, LLC since August 2, 2021. They currently work in our Infrastructure group as a Payroll Specialist. Albert Klaf's annual base salary is $300,000.00. They are eligible for a discretionary year-end bonus, paid in December.

If you have any questions, please contact me at (646) 759-6000.

Sincerely,

Allison Massey
Human Resources

January 1 - January 31, 2025
Citi Priority Account 92937836

CITI PRIORITY SERVICES
PO Box 769007
San Antonio, Texas 78245
For banking call: Citi Priority Services at (888) 275-2484 *
For TTY: We accept 711 or other Relay Service.
Website: www.citibank.com

ALBERT KLAF
215 68TH APT 11ZZ
NEW YORK NY 10065-5736

Effective February 28, 2025, Citi´s wire transfer service for wires in all currencies between accounts in the U.S. and accounts in Belarus will be discontinued.

Your Citi Priority simplified banking Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	346,212.52	75,652.18
Savings		
Insured Money Market Accounts	7,501.43	7,501.68
Citi Priority Relationship Total	**$353,713.95**	**$83,153.86**

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	0.00
Savings		
Insured Money Market Accounts	0.25	0.25
Citi Priority Relationship Total	**$0.25**	**$0.25**

* To ensure quality service, calls are randomly monitored and may be recorded.

Messages From Citi Priority

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-275-2484(TTY: We accept 711 or other Relay Service).

February 1 - February 28, 2025
Citi Priority Account 92937836

CITI PRIORITY SERVICES
PO Box 769007
San Antonio, Texas 78245
For banking call: Citi Priority Services at (888) 275-2484 *
For TTY: We accept 711 or other Relay Service.
Website: www.citibank.com

ALBERT KLAF
215 68TH APT 11ZZ
NEW YORK NY 10065-5736

Effective April 30, 2025, Emergency Cash is no longer available.
Effective April 21, 2025, Citibank Retail branches will not accept bearer bond coupons for redemption.

Your Citi Priority simplified banking Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	75,652.18	51,220.93
Savings		
Insured Money Market Accounts	7,501.68	7,501.91
Citi Priority Relationship Total	**$83,153.86**	**$58,722.84**

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	0.00
Savings		
Insured Money Market Accounts	0.23	0.48
Citi Priority Relationship Total	**$0.23**	**$0.48**

* To ensure quality service, calls are randomly monitored and may be recorded.

Messages From Citi Priority

If you have questions about marketing communications, please visit www.citi.com/offersforyou or call 1-888-275-2484(TTY: We accept 711 or other Relay Service).

March 1 - March 31, 2025
Citi Priority Account 92937836

CITI PRIORITY SERVICES
PO Box 769007
San Antonio, Texas 78245
For banking call: Citi Priority Services at (888) 275-2484 *
For TTY: We accept 711 or other Relay Service.
Website: www.citibank.com

ALBERT KLAF
215 68TH APT 11ZZ
NEW YORK NY 10065-5736

Effective September 16, 2024, Checking accounts and Savings accounts owned as Uniform Transfers to Minors Accounts (UTMA) are no longer charged a Monthly Service Fee or Non-Citi ATM Fee when the beneficiary is younger than 18 years of age.

Your Citi Priority simplified banking Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	51,220.93	54,158.48
Savings		
Insured Money Market Accounts	7,501.91	7,502.16
Citi Priority Relationship Total	**$58,722.84**	**$61,660.64**

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.00	0.00
Savings		
Insured Money Market Accounts	0.25	0.73
Citi Priority Relationship Total	**$0.25**	**$0.73**

* To ensure quality service, calls are randomly monitored and may be recorded.

Jane Street Group, LLC 250 Vesey Street 3rd Floor New York, NY 10281
Albert Klaf 215 East 68th Street Apt 11ZZ New York, NY 10065

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Albert Klaf	Jane Street Group, LLC	002772	03/01/2025	03/15/2025	03/14/2025	

	Hours Worked	Gross Pay	Pre-Tax Deductions	Employee Taxes Withheld	Post-Tax Deductions	Net Pay
Current	86.67	12,571.25	833.50	5,668.18	71.25	5,998.32
YTD	433.35	76,969.51	4,167.50	36,308.40	356.25	36,137.36

Earnings

Description	Dates	Hours	Rate	Amount	YTD Hours	YTD Amount
Imputed Income - Li	03/01/2025 - 03/15/2025	0	0	71.25	0	356.25
Salary Pay	03/01/2025 - 03/15/2025	86.67	0	12,500.00	433.35	62,500.00
Profit Interest			0		0	14,113.26
Earnings				12,571.25		76,969.51

Employee Taxes Withheld

Description	Amount	YTD
Social Security Tax (OASDI)	774.24	4,746.22
Medicare	181.07	1,110.00
Federal Withholding	3,364.40	22,011.44
State Tax - NY	822.77	5,151.17
City Tax - NY	476.92	2,984.41
NY SDI - NYSDI	0.00	6.50
New York Paid Family Leave - NYPI	48.78	298.66
Employee Taxes Withheld	5,668.18	36,308.40

Pre-Tax Deductions

Description	Amount	YTD
401(k)	750.00	3,750.00
FSA Health Care	83.50	417.50
Pre-Tax Deductions	833.50	4,167.50

Post-Tax Deductions

Description	Amount	YTD
Imputed Income Offset Life	71.25	356.25
Post-Tax Deductions	71.25	356.25

Employer Paid Benefits / Add to Net Payments

Description	Amount	YTD
401(k) Match	750.00	3,750.00
Employer Paid Benefits / Add to Net Payments	750.00	3,750.00

Subject Wages

Description	Amount	YTD
OASDI - Taxable Wages	12,487.75	76,552.01
Medicare - Taxable Wages	12,487.75	76,552.01
Federal Withholding - Taxable Wages	11,737.75	72,802.01
State Tax Taxable Wages - NY	11,737.75	72,802.01
City Tax Taxable Wages - NY	11,737.75	72,802.01

	Federal	State
Marital Status	Single or Married filing separately	Single or Head of Household
Allowances	0	0
Additional Withholding	0	0

Payment Information

Bank	Account Name	Account Number	USD Amount	Amount	
Citibank	Citibank	******7836		5,998.32	USD

Jane Street Group, LLC 250 Vesey Street 3rd Floor New York, NY 10281
Albert Klaf 215 East 68th Street Apt 11ZZ New York, NY 10065

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Albert Klaf	Jane Street Group, LLC	002772	03/16/2025	03/31/2025	03/31/2025	

	Hours Worked	Gross Pay	Pre-Tax Deductions	Employee Taxes Withheld	Post-Tax Deductions	Net Pay
Current	86.67	12,571.25	833.50	5,669.50	71.25	5,997.00
YTD	520.02	89,540.76	5,001.00	41,977.90	427.50	42,134.36

Earnings

Description	Dates	Hours	Rate	Amount	YTD Hours	YTD Amount
Imputed Income - Li	03/16/2025 - 03/31/2025	0	0	71.25	0	427.50
Salary Pay	03/16/2025 - 03/31/2025	86.67	0	12,500.00	520.02	75,000.00
Profit Interest			0		0	14,113.26
Earnings				12,571.25		89,540.76

Employee Taxes Withheld

Description	Amount	YTD
Social Security Tax (OASDI)	774.25	5,520.47
Medicare	181.08	1,291.08
Federal Withholding	3,364.40	25,375.84
State Tax - NY	822.77	5,973.94
City Tax - NY	476.92	3,461.33
NY SDI - NYSDI	1.30	7.80
New York Paid Family Leave - NYPI	48.78	347.44
Employee Taxes Withheld	5,669.50	41,977.90

Pre-Tax Deductions

Description	Amount	YTD
401(k)	750.00	4,500.00
FSA Health Care	83.50	501.00
Pre-Tax Deductions	833.50	5,001.00

Post-Tax Deductions

Description	Amount	YTD
Imputed Income Offset Life	71.25	427.50
Post-Tax Deductions	71.25	427.50

Employer Paid Benefits / Add to Net Payments

Description	Amount	YTD
401(k) Match	750.00	4,500.00
Employer Paid Benefits / Add to Net Payments	750.00	4,500.00

Subject Wages

Description	Amount	YTD
OASDI - Taxable Wages	12,487.75	89,039.76
Medicare - Taxable Wages	12,487.75	89,039.76
Federal Withholding - Taxable Wages	11,737.75	84,539.76
State Tax Taxable Wages - NY	11,737.75	84,539.76
City Tax Taxable Wages - NY	11,737.75	84,539.76

	Federal	State
Marital Status	Single or Married filing separately	Single or Head of Household
Allowances	0	0
Additional Withholding	0	0

Payment Information

Bank	Account Name	Account Number	USD Amount	Amount	
Citibank	Citibank	******7836		5,997.00	USD

Jane Street

Jane Street Group, LLC 250 Vesey Street 3rd Floor New York, NY 10281
Albert Klaf 215 East 68th Street Apt 11ZZ New York, NY 10065

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Albert Klaf	Jane Street Group, LLC	002772	04/01/2025	04/15/2025	04/15/2025	

	Hours Worked	Gross Pay	Pre-Tax Deductions	Employee Taxes Withheld	Post-Tax Deductions	Net Pay
Current	86.67	12,571.25	833.50	5,627.57	71.25	6,038.93
YTD	606.69	102,168.00	5,834.50	47,636.06	498.75	48,198.69

Earnings						
Description	Dates	Hours	Rate	Amount	YTD Hours	YTD Amount
Imputed Income - Li	04/01/2025 - 04/15/2025	0	0	71.25	0	498.75
Salary Pay	04/01/2025 - 04/15/2025	86.67	0	12,500.00	606.69	87,500.00
Profit Interest			0		0	14,169.25
Earnings				12,571.25		102,168.00

Employee Taxes Withheld		
Description	Amount	YTD
Social Security Tax (OASDI)	774.24	6,298.18
Medicare	181.07	1,472.96
Federal Withholding	3,364.40	28,759.83
State Tax - NY	822.77	6,800.83
City Tax - NY	476.92	3,940.63
NY SDI - NYSDI	1.30	9.10
New York Paid Family Leave - NYPI	6.87	354.53
Employee Taxes Withheld	5,627.57	47,636.06

Pre-Tax Deductions		
Description	Amount	YTD
401(k)	750.00	5,250.00
FSA Health Care	83.50	584.50
Pre-Tax Deductions	833.50	5,834.50

Post-Tax Deductions		
Description	Amount	YTD
Imputed Income Offset Life	71.25	498.75
Post-Tax Deductions	71.25	498.75

Employer Paid Benefits / Add to Net Payments		
Description	Amount	YTD
401(k) Match	750.00	5,250.00
Employer Paid Benefits / Add to Net Payments	750.00	5,250.00

Subject Wages		
Description	Amount	YTD
OASDI - Taxable Wages	12,487.75	101,583.50
Medicare - Taxable Wages	12,487.75	101,583.50
Federal Withholding - Taxable Wages	11,737.75	96,333.50
State Tax Taxable Wages - NY	11,737.75	96,333.50
City Tax Taxable Wages - NY	11,737.75	96,333.50

	Federal	State
Marital Status	Single or Married filing separately	Single or Head of Household
Allowances	0	0
Additional Withholding	0	0

Payment Information					
Bank	Account Name	Account Number	USD Amount	Amount	
Citibank	Citibank	******7836		6,038.93	USD

GTE Federal Credit Union
DBA GTE Financial
P.O. Box 172599
Tampa, FL 33672-0599

813.871.2690
888.871.2690

ALBERT KLAF
41 PARK AVE APT 15F
NEW YORK NY 10016

STATEMENT SUMMARY

Account Type	Account Number	Previous Balance	Ending Balance
Member Owner Share	XXXXXXXX7173	$5.00	$5.00
Regular Share Account	480458465	$673.61	$46,099.07
12 MO Share Certificate	8436545749	$45,205.15	$0.00
60MO Jumbo Certificate	8436884692	$107,752.51	$109,006.08
36 MO Jumbo Share Certificate	8437317048	$105,716.20	$106,959.23
Total Shares			$262,069.38
Total Loans			$0.00
Total Statement Balances			$262,069.38

Avoid the $7 monthly statement charge and get the same information online with eStatements.
GTE Privacy Policy is located at gtefinancial.org or by calling Member care at 813.871.2690.

TRANS MMDD	EFFECT MMDD	TRANSACTION DESCRIPTION	AMOUNT	NEW BALANCE
Member Owner Share XXXXXXXX7173				
		Beginning Balance		$5.00
		Ending Balance		$5.00
		Dividends Paid 2025 On Member Owner Share $0.00		
		Annual Percentage Yield Earned: 0.00% for a 90 day period		
		Dividend Rate: 0.00%		
Regular Share Account 480458465				
		Beginning Balance		$673.61
01/18	01/18	Deposit	45,411.59	$46,085.20
01/31	01/31	Deposit Dividends	2.70	$46,087.90
02/28	02/28	Deposit Dividends	5.30	$46,093.20
03/31	03/31	Deposit Dividends	5.87	$46,099.07
		Ending Balance		$46,099.07
		Dividends Paid 2025 On Regular Share Account $13.87		
		Annual Percentage Yield Earned: 0.15% for a 90 day period		
		Dividend Rate: 0.15%		


NEW YORK STATE
USA
DRIVER LICENSE
Commissioner of Motor Vehicles
ENHANCED
ID 798 781 447
Class D
LIANG
JUDIA,KAYING
1047 78TH ST
BROOKLYN, NY 11228
Sex F Height 5'-00" Eyes BRO
DOB 07/21/1991
Expires 07/21/2030
E NONE
R B
Issued 01/12/2022
JUL 91
JUDIA LIANG
EXCELSIOR

01207 003546647 32

dmv.ny.gov

R: B-Corrective Lenses

I hereby make an anatomical gift

SIGNATURE

ENTER ADDRESS CHANGE

V1.0

(You must notify DMV within 10 days)

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IDUSAMZDYFRGMOO<<<<<<<<<<<<<<<
9107212F3007217USA<<<<<<<<NY<9
LIANG<<JUDIA<KAYING<<<<<<<<<<<
```

Dog License Certificate

04/22/2025

JUDIA LIANG
1047 78TH ST
BROOKLYN, NY 11228

Thank you for being a responsible pet owner and licensing your dog. Please remember to attach the metal license tag to your dog's collar and to keep this certificate for your records. The certificate is the official proof that your dog is licensed and can be presented to anyone that requires this information.

If the information below is incorrect or you have questions, call 311 or visit nyc.gov/doglicense.

DOG LICENSE

JUDIA LIANG
1047 78TH ST
BROOKLYN, NY 11228

Pet Name: NIMBUS
Year of Birth: 06/2018
Breed: Shiba Inu
Spayed/Neutered: Yes

Gender: Male
Colors: Black, White, Tan

Expires: 04/22/2030

License Number: 3580028

Mario Merlino

Mario Merlino
Assistant Commissioner, Bureau of Veterinary and Pest Control Services

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 Liang	**FIRST NAME** Judia	**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 7/21/1991	**PHONE - TYPE** (347) 302 - 3892 - Mobile	
EMAIL jliang721@gmail.com			

EMERGENCY CONTACT		
NAME Vivian Liang	**ADDRESS** 1047 78th Street, Brooklyn, 40 11228	
PHONE (917) 216 - 8076	**EMAIL ADDRESS** vivian.k.liang@gmail.com	**RELATIONSHIP** sister

CURRENT ADDRESS				
STREET ADDRESS 1047 78th Street		**CITY** Brooklyn	**STATE** NY	**ZIP** 11228
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $0.00 / Mo.		

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** Shiba Inu	**NAME** Nimbus	
SEX male	**AGE** 6	**WEIGHT** 25	**COLOR** black and 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 Judia Liang (Occupant)*

Signed by Judia Liang
Mon Apr 28 2025 05:11:20 PM EDT
Key: 0C7BCC44; IP Address: 131.239.156.22

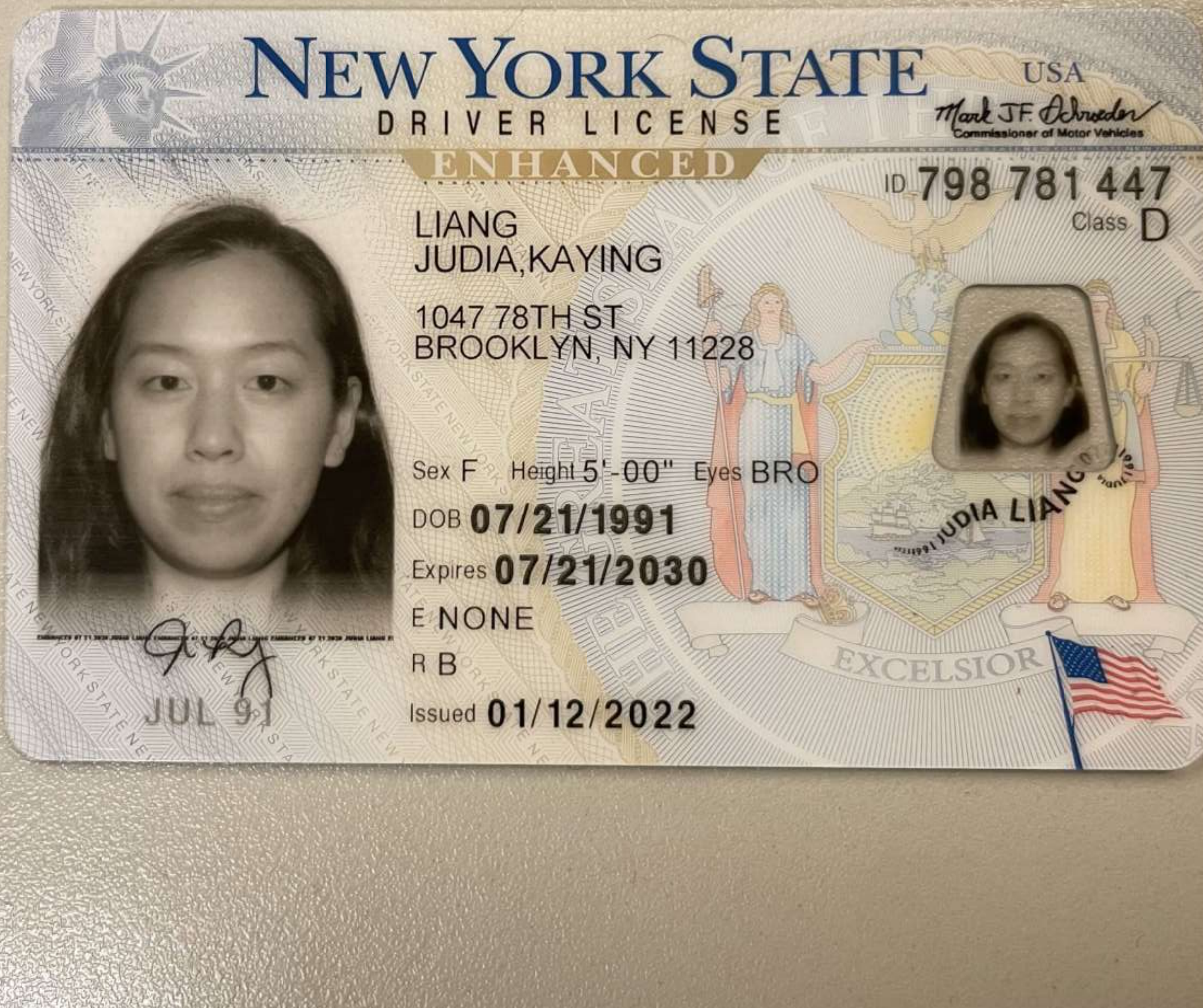
Judia Liang *(Applicant)* *Date*

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

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Judia Liang	XXXXXXXXXXXX0709	15788877	$21.50

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


NEW YORK STATE
USA
DRIVER LICENSE
Mark JF Schroeder
Commissioner of Motor Vehicles
ENHANCED
ID 798 781 447
Class D
LIANG
JUDIA,KAYING
1047 78TH ST
BROOKLYN, NY 11228
Sex F Height 5'-00" Eyes BRO
DOB 07/21/1991
Expires 07/21/2030
E NONE
R B
Issued 01/12/2022
JUL 91
EXCELSIOR
JUDIA LIANG

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 Judia Liang (Occupant)

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

Score for Judia Liang (Occupant): No Credit

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

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

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Judia Liang (Occupant)	Multistate Search	4/28/2018 - 4/28/2025	4/28/2025	4/28/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Judia Liang (Occupant)	4/28/2025	4/28/2025

Results
No Records Found

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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