550 Prospect

APPLICATION FOR RENTAL

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

The undersigned hereby makes application to rent an Apartment at **550 Prospect**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Kelleher	Camille	J.	***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
7/10/1996	(201) 270-6166		cjkelleh@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY
74 S 4th Street	Brooklyn

STATE	ZIP	DATE IN	DATE OUT	MONTHLY RENT
NY	11249	1/31/2024	current	$3,995.00 / Mo.

LANDLORD NAME	LANDLORD PHONE
GDC Properties	(914) 742-4412

PREVIOUS ADDRESS

STREET ADDRESS	CITY
489 Washington Street	Brooklyn

STATE	ZIP	DATE IN	DATE OUT	MONTHLY RENT
NY	11238	8/1/2022	1/31/2024	$3,300.00 / Mo.

LANDLORD NAME	LANDLORD PHONE
YHT Management	(718) 954-9785

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Real Estate	MSquared	$182,000.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Carolee Fink			current

EMPLOYER ADDRESS	CITY	STATE	ZIP
40 Fulton Street	New York	NY	10038

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?
NO

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

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

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?
Streeteasy.com

UNIT APPLYING FOR:	PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION
704	

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 **550 Prospect** 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 **550 Prospect** 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 **550 Prospect**, 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 **550 Prospect** 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 **550 Prospect**, 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 FOR CAMILLE J. KELLEHER SUBMITTED ONLINE on May 22, 2025

Signed by Camille J. Kelleher
Thu May 22 2025 07:56:44 PM EDT
Key: 121C7EB5; IP Address: 10.33.14.19

Camille J. Kelleher *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"550 Prospect"*

Application Fee for Camille J. Kelleher - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Camille J. Kelleher	XXXXXXXXXXXX0449	15861698	$20.00
This card has been authorized for the amount above and will be charged when the application is processed.			

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

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Exemptions for Housing Providers

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

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

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

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 Camille J. Kelleher

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Camille J. Kelleher: 906

	Importance	Result
AI Score	Pass/Fail	
No Credit	Pass/Conditional	
Total annual income to rent ratio exceeds 30.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	
No rental collections	Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$182,000.00
Total combined annual income to rent ratio	78.53 (based on rent of $4,400.00)
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	$8,986.00 ($0.00 past due)
Outstanding revolving debt	$8,986.00 (26% 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	1

Identity	From Application	From Equifax
Name:	Camille J. Kelleher	CAMILLE J. KELLEHER
SSN:	***-**-****	***-**-****
Birth Date:	7/**/1996	7/**/1996

Addresses	From Application	From Equifax
	74 S 4th Street Brooklyn, NY 11249 - US	489 WASHINGTON AVE. 3C BROOKLYN, NY 11238 (Applicant) Reported 5/2025 74 S 4TH ST. 5D BROOKLYN, NY 11249 (Applicant) Reported 5/2025 848 LORIMER ST. 3H BROOKLYN, NY 11222 (Applicant) Reported 1/2025 1222 W FLETCHER ST. 1F CHICAGO, IL 60657 (Applicant) Reported 5/2024 860 LORIMER ST. 3H BROOKLYN, NY 11222 (Applicant) Reported 7/2022 168 SUFFOLK ST. 2B NEW YORK, NY 10002 (Applicant) Reported 6/2022 3719 N CLIFTON AVE. 2 CHICAGO, IL 60613 (Applicant) Reported 7/2019

Employment	From Application	From Equifax
Applicant:	Real Estate MSquared $182,000.00/Yr. Total annual Income: $182,000.00	

Restricted Person Search

Requested For	Requested	Returned
Camille J. Kelleher	5/22/2025	5/22/2025

Results
No Records Found

Rental History Records

From Equifax

There are no rental history records on file with Equifax

From RealPage

Landlord	On-Time Payments	Late Payments	Late Fees	Rent	Current Balance
4TH STREET APARTMENTS (Applicant)	13	0	$0.00	$3,995.00	$0.00

Tenant			
CAMILLE KELLEHER			
NSF Checks		**Proper Notice**	
Lease Dates	**Deposit Returned**	**Re-rent**	**Landlord Phone #**
6/20/2024–	NA	NA	(917) 818-4886

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	906	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)	761	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high

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
JPMCB CARD SERVICES (Applicant)	6/2020	3/2025					$8,714.00

Monthly Payment	High Credit	Type	Comments
$87.00	$10,887.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	9/2021	3/2025					$247.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,508.00	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
AMERICAN EXPRESS (Applicant)	6/2018	4/2025					$25.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$9,991.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	1/2019	6/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$8,734.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			

Payment History

1/22		11/21		9/21		7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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.

2024 Federal Tax Return Filing Instructions

FOR THE YEAR ENDING

December 31, 2024

Prepared for	CAMILLE J KELLEHER
Tax Summary	Gross Income.................................... $267134 Adjusted Gross Income...................... $267134 Total Deductions............................... $14601 Total Taxable Income........................ $252533 Total Tax... $57483 Total Payments................................. $56539 Refund Amount................................. $0 Amount You Owe.............................. $944
Make check payable to	
Mailing Address	Since you are filing your return electronically and you chose to use an electronic signature, you do not mail your return.

Instructions

If you e-filed your return and it has been accepted, you will get notified via text or email if you opted for that option.

If you have a balance due being paid by check or are paper filing the return, mail it to the address indicated.

Keep a copy of your return and supporting documents for your records.

Form **1040** Department of the Treasury--Internal Revenue Service
U.S. Individual Income Tax Return **2024** OMB No. 1545-0074 IRS Use Only--Do not write or staple in this space.

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	Last name	Your social security number
CAMILLE J	KELLEHER	
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: 74 S 4th Street — Apt. no.: 5D

City, town, or post office. If you have a foreign address, also complete spaces below: Brooklyn — State: NY — ZIP code: 11249

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 Check only one box.
- ☒ Single
- ☐ Married filing jointly (even if only one had income)
- ☐ Married filing separately (MFS)
- ☐ Head of household (HOH)
- ☐ Qualifying surviving spouse (QSS)

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

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

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see inst.): Child tax credit	Credit for other dependents
			☐	☐
			☐	☐
			☐	☐
			☐	☐

Income

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

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

Attach Sch. B if required.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	250,642
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	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	250,642
2a	Tax-exempt interest 2a — b Taxable interest	2b	4
3a	Qualified dividends 3a 4,425 — b Ordinary dividends	3b	8,486
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	8,002
8	Additional income from Schedule 1, line 10	8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	267,134
10	Adjustments to income from Schedule 1, line 26	10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	267,134
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	1
14	Add lines 12 and 13	14	14,601
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	252,533

Standard Deduction for-
- Single or Married filing separately, $14,600
- Married filing jointly or Qualifying surviving spouse, $29,200
- Head of household, $21,900
- If you checked any box under Standard Ded., see instructions.

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	56,384
	17 Amount from Schedule 2, line 3		17	
	18 Add lines 16 and 17		18	56,384
	19 Child tax credit or credit for other dependents from Schedule 8812		19	
	20 Amount from Schedule 3, line 8		20	184
	21 Add lines 19 and 20		21	184
	22 Subtract line 21 from line 18. If zero or less, enter -0-		22	56,200
	23 Other taxes, including self-employment tax, from Schedule 2, line 21		23	1,283
	24 Add lines 22 and 23. This is your **total tax**		24	57,483
Payments	**25** Federal income tax withheld from:			
	a Form(s) W-2	25a 55,883		
	b Form(s) 1099	25b		
	c Other forms (see instructions)	25c 656		
	d Add lines 25a through 25c		25d	56,539
	26 2024 estimated tax payments and amount applied from 2023 return		26	
If you have a qualifying child, attach Sch. EIC.	**27** Earned income credit (EIC)	27		
	28 Additional child tax credit from Schedule 8812	28		
	29 American opportunity credit from Form 8863, line 8	29		
	30 Reserved for future use	30		
	31 Amount from Schedule 3, line 15	31		
	32 Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**		32	
	33 Add lines 25d, 26, and 32. These are your **total payments**		33	56,539
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	
Direct deposit? See instructions.	**b** Routing number XXXXXXXXXXXXXXXXX **c** Type: ☐ Checking ☐ Savings			
	d Account number XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			
	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	944
	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.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Investment Assoc	
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. 2012706166	Email address cjkelleh@gmail.com		

Paid Preparer Use Only

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

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

Employee's social security number	XXX-XX-9976
1 Wages, tips, other compensation	250641.78
2 Federal income tax withheld	55882.65
Employer identification number (EIN)	46-2283648
3 Social security wages	168600.00
4 Social security tax withheld	10453.09
5 Medicare wages and tips	272932.65
6 Medicare tax withheld	4613.91
Employer's name, address, and ZIP code	JUSTWORKS EMPLOYMENT GROUP LLC P.O. BOX 7119 CHURCH STREET STATION NEW YORK, NY 10008
Control number	M706204
Employee's name / Employee's address and ZIP code	CAMILLE J KELLEHER 74 SOUTH 4TH STREET APT 5D BROOKLYN, NY 11249
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code	D 22290.87
12b Code	DD 15148.64
12c Code	
12d Code	
12e Code	
13 Statutory employee / Retirement plan / Third-party sick pay	Retirement plan: X
14 Other	NY-PFL 333.25
15 State / Employer's state ID number	NY 462283648
16 State wages, tips, etc.	250641.78
17 State income tax	20433.10
18 Local wages, tips, etc.	250641.78
19 Local income tax	10125.74
20 Locality name	NYC

Form W-2 Wage and Tax Statement **2024** Department of the Treasury—Internal Revenue Service

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

Employee's social security number	XXX-XX-9976
1 Wages, tips, other compensation	250641.78
2 Federal income tax withheld	55882.65
Employer identification number (EIN)	46-2283648
3 Social security wages	168600.00
4 Social security tax withheld	10453.09
5 Medicare wages and tips	272932.65
6 Medicare tax withheld	4613.91
Employer's name, address, and ZIP code	JUSTWORKS EMPLOYMENT GROUP LLC P.O. BOX 7119 CHURCH STREET STATION NEW YORK, NY 10008
Control number	M706204
Employee's name / Employee's address and ZIP code	CAMILLE J KELLEHER 74 SOUTH 4TH STREET APT 5D BROOKLYN, NY 11249
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code	D 22290.87
12b Code	DD 15148.64
12c Code	
12d Code	
12e Code	
13 Statutory employee / Retirement plan / Third-party sick pay	Retirement plan: X
14 Other	NY-PFL 333.25
15 State / Employer's state ID number	NY 462283648
16 State wages, tips, etc.	250641.78
17 State income tax	20433.10
18 Local wages, tips, etc.	250641.78
19 Local income tax	10125.74
20 Locality name	NYC

Form W-2 Wage and Tax Statement **2024** Department of the Treasury—Internal Revenue Service

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

Employee's social security number	XXX-XX-9976
1 Wages, tips, other compensation	250641.78
2 Federal income tax withheld	55882.65
Employer identification number (EIN)	46-2283648
3 Social security wages	168600.00
4 Social security tax withheld	10453.09
5 Medicare wages and tips	272932.65
6 Medicare tax withheld	4613.91
Employer's name, address, and ZIP code	JUSTWORKS EMPLOYMENT GROUP LLC P.O. BOX 7119 CHURCH STREET STATION NEW YORK, NY 10008
Control number	M706204
Employee's name / Employee's address and ZIP code	CAMILLE J KELLEHER 74 SOUTH 4TH STREET APT 5D BROOKLYN, NY 11249
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code	D 22290.87
12b Code	DD 15148.64
12c Code	
12d Code	
12e Code	
13 Statutory employee / Retirement plan / Third-party sick pay	Retirement plan: X
14 Other	NY-PFL 333.25
15 State / Employer's state ID number	NY 462283648
16 State wages, tips, etc.	250641.78
17 State income tax	20433.10
18 Local wages, tips, etc.	250641.78
19 Local income tax	10125.74
20 Locality name	NYC

Form W-2 Wage and Tax Statement **2024** Department of the Treasury—Internal Revenue Service

This information is being furnished to the Internal Revenue Service. 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

Employee's social security number	XXX-XX-9976
1 Wages, tips, other compensation	250641.78
2 Federal income tax withheld	55882.65
Employer identification number (EIN)	46-2283648
3 Social security wages	168600.00
4 Social security tax withheld	10453.09
5 Medicare wages and tips	272932.65
6 Medicare tax withheld	4613.91
Employer's name, address, and ZIP code	JUSTWORKS EMPLOYMENT GROUP LLC P.O. BOX 7119 CHURCH STREET STATION NEW YORK, NY 10008
Control number	M706204
Employee's name / Employee's address and ZIP code	CAMILLE J KELLEHER 74 SOUTH 4TH STREET APT 5D BROOKLYN, NY 11249
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a Code	D 22290.87
12b Code	DD 15148.64
12c Code	
12d Code	
12e Code	
13 Statutory employee / Retirement plan / Third-party sick pay	Retirement plan: X
14 Other	NY-PFL 333.25
15 State / Employer's state ID number	NY 462283648
16 State wages, tips, etc.	250641.78
17 State income tax	20433.10
18 Local wages, tips, etc.	250641.78
19 Local income tax	10125.74
20 Locality name	NYC

Form W-2 Wage and Tax Statement **2024** Department of the Treasury—Internal Revenue Service

Justworks

Wage Statement

Pay Period Start	Pay Period End	Pay Date
04/20/2025	05/03/2025	05/09/2025

Justworks Employment Group LLC 46-2283648

PEO for GSD Urban Solutions, LLC
40 Fulton Street
Suite 1404
New York, NY 10038
(805) 471-3829

Camille Julia Kelleher

74 South 4th Street
Apt 5D
Brooklyn, NY 11249

Payment Summary	
Gross earnings	$7,000.00
Total taxes and deductions	-$3,454.49
Net pay	**$3,545.51**
Direct deposit to **UMB, NA XXX3770**	$3,545.51

Gross Earnings

Description	Rate	Hours	Current	YTD
Salary ($182,000.00/year)			$7,000.00	$69,596.15
Gross Earnings Totals			**$7,000.00**	**$69,596.15**

Taxes Withheld

Description	Current	YTD
Federal Income Tax	$1,353.79	$13,453.58
Social Security	$431.62	$4,291.15
Medicare	$100.94	$1,003.55
New York Income Tax	$355.58	$3,528.95
New York City Income Tax (Kings County)	$236.94	$2,354.47
Taxes Withheld Totals	**$2,478.87**	**$24,631.70**

Pre-Tax Deductions		
Description	**Current**	**YTD**
401(k) deferral	$910.00	$9,047.50
Healthcare FSA	$38.46	$384.60
Pre-Tax Deductions Totals	**$948.46**	**$9,432.10**

After-Tax Deductions		
Description	**Current**	**YTD**
New York Paid Family Leave	$27.16	$270.03
After-Tax Deductions Totals	**$27.16**	**$270.03**

Justworks

Wage Statement

Pay Period Start	Pay Period End	Pay Date
04/06/2025	04/19/2025	04/25/2025

Justworks Employment Group LLC 46-2283648

PEO for GSD Urban Solutions, LLC
40 Fulton Street
Suite 1404
New York, NY 10038
(805) 471-3829

Camille Julia Kelleher

74 South 4th Street
Apt 5D
Brooklyn, NY 11249

Payment Summary	
Gross earnings	$7,000.00
Total taxes and deductions	-$3,454.49
Net pay	**$3,545.51**
Direct deposit to **UMB, NA XXX3770**	$3,545.51

Gross Earnings

Description	Rate	Hours	Current	YTD
Salary ($182,000.00/year)			$7,000.00	$62,596.15
Gross Earnings Totals			**$7,000.00**	**$62,596.15**

Taxes Withheld

Description	Current	YTD
Federal Income Tax	$1,353.79	$12,099.79
Social Security	$431.62	$3,859.53
Medicare	$100.94	$902.61
New York Income Tax	$355.58	$3,173.37
New York City Income Tax (Kings County)	$236.94	$2,117.53
Taxes Withheld Totals	**$2,478.87**	**$22,152.83**

Pre-Tax Deductions		
Description	**Current**	**YTD**
401(k) deferral	$910.00	$8,137.50
Healthcare FSA	$38.46	$346.14
Pre-Tax Deductions Totals	**$948.46**	**$8,483.64**

After-Tax Deductions		
Description	**Current**	**YTD**
New York Paid Family Leave	$27.16	$242.87
After-Tax Deductions Totals	**$27.16**	**$242.87**

MSquared

40 Fulton Street, Suite 1404 | New York, NY | 10038

May 14, 2025,

To Whom it May Concern,

Please accept this letter as verification of Camille Kelleher's employment with MSquared.

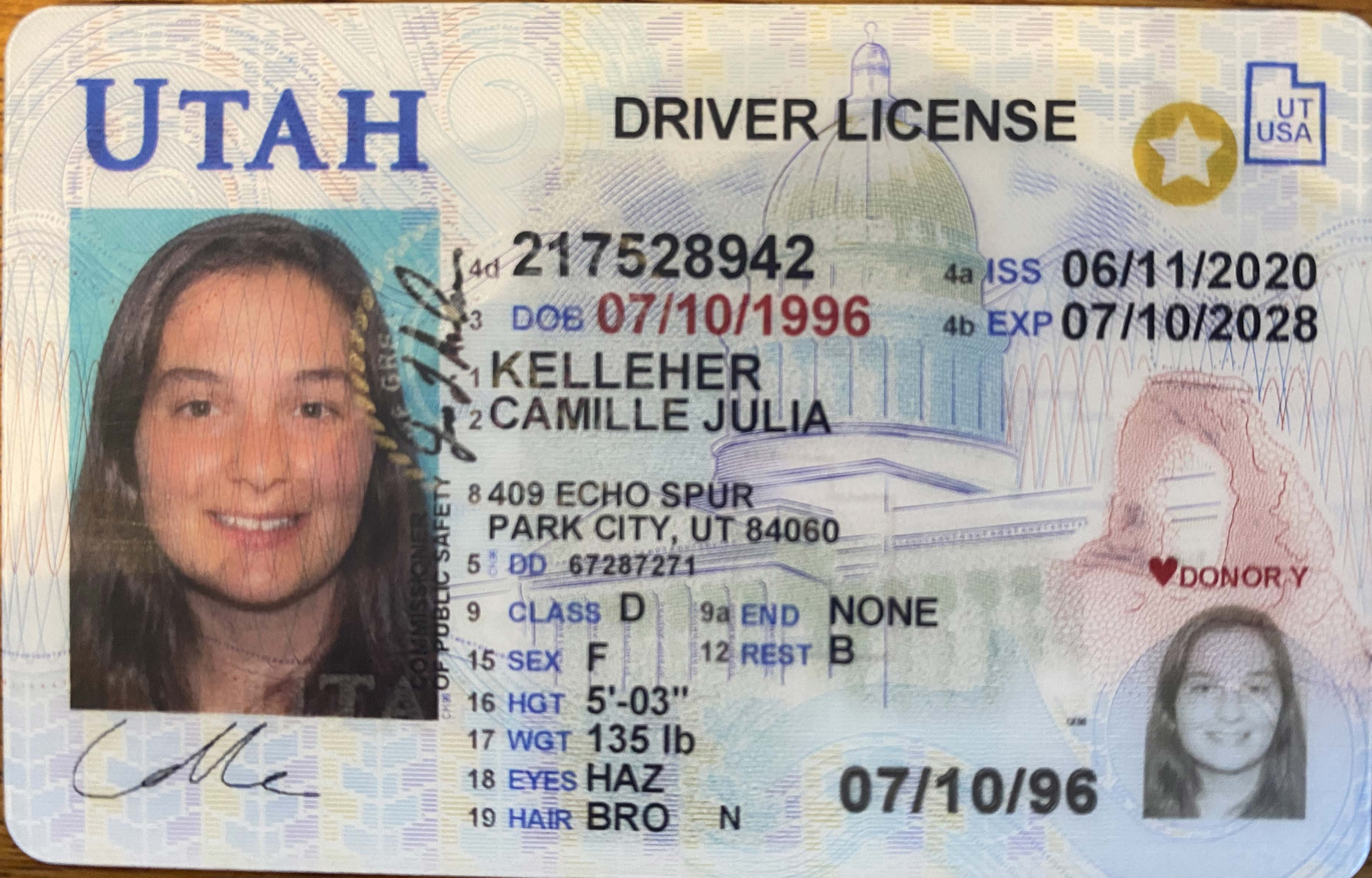
Employee Name: Camille Kelleher
Employment Dates: August 2, 2022 – Present
Current Job Title: Senior Associate
Current Salary: $182,000

If you have any questions or need additional information, please feel free to contact me at cfink@buildmsquared.com.

Sincerely,

Carolee Fink

Carolee Fink
Principal & Chief Operating Officer



UTAH

DRIVER LICENSE

UT USA

4d 217528942
4a ISS 06/11/2020

3 DOB 07/10/1996
4b EXP 07/10/2028

1 KELLEHER
2 CAMILLE JULIA

8 409 ECHO SPUR
PARK CITY, UT 84060

5 DD 67287271

9 CLASS D
9a END NONE

15 SEX F
12 REST B

16 HGT 5'-03"

17 WGT 135 lb

18 EYES HAZ

19 HAIR BRO N

DONOR Y

07/10/96

COMMISSIONER OF PUBLIC SAFETY

CLIENT STATEMENT | For the Period April 1-30, 2025

Morgan Stanley

STATEMENT PACKAGE FOR:
CAMILLE JULIA KELLEHER
TOD, SUBJECT TO STA RULES

Beginning Total Value (as of 4/1/25)	**$516,081.49**
Ending Total Value (as of 4/30/25)	**$509,498.11**

Includes Accrued Interest
Excludes Bank Loan Balances (See detail on Overview page)

Your Financial Advisors

Michael Ruzek
Senior Vice President
Michael.Ruzek@MSGraystone.com
+1 435 645-2763

Daniel Platt
Associate Vice President
Daniel.Platt@morganstanley.com
+1 435 645-2768

Tracy Pati
Associate Vice President
Tracy.Pati@morganstanley.com
+1 435 901-6067

Your Branch
1441 W. UTE BLVD, SUITE 180
PARK CITY, UT 84098
Telephone: 435-649-3280; Alt. Phone: 800-841-7664; Fax: 435-645-2760

Morgan Stanley Smith Barney LLC. Member SIPC.

#BWNJGWM

CAMILLE JULIA KELLEHER
TOD, SUBJECT TO STA RULES
74 SOUTH 4TH STREET
5D
BROOKLYN NY 11249-5283

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to https://mso.morganstanleyclientserv.com/publiccontent/pdf/SI-COI.pdf

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to $500,000 (including $250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 2/4/2025

Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

	Account Number	Beginning Value (4/1/25)	Funds Credited/(Debited)	Security/Currency Transfers Rcvd/(Dlvd)	Change in Value	Ending Value (4/30/25)	Income/Dist This Period/YTD	YTD Realized Gain/(Loss) (Total ST/LT)	Unrealized Gain/(Loss) (Total ST/LT)	*Page*
TOTAL FOR ALL ACCOUNTS		**$516,081**	**$(4,780)**	**—**	**$(1,802)**	**$509,498**	**$777** **$2,844**	**$331**	**$56,620**	
Personal Accounts										
CAMILLE JULIA KELLEHER TOD, SUBJECT TO STA RULES	145-018195-054 *Invest Advisory*	408,533	(335)	—	(2,015)	406,183	565 2,004	(2,087) > 2,418	607 56,012 >	*7* *eDel*
CAMILLE JULIA KELLEHER TOD DESIGNATION ON FILE	145-017881-054	100,881	(4,445)	—	191	96,626	191 755	— —	— —	*61* *eDel*
Total Personal Accounts		**$509,414**	**$(4,780)**	**—**	**$(1,823)**	**$502,809**	**$756** **$2,759**	**$(2,087)** **$2,418**	**$607** **$56,012**	
Retirement Accounts (The designation of short-term or long-term gain/(loss) is not applicable for these accounts.)										
CAMILLE JULIA KELLEHER Roth IRA	145-019177-054	6,666	—	—	21	6,688	21 85	—	—	*69* *eDel*
Total Retirement Accounts		**$6,666**	**—**	**—**	**$21**	**$6,688**	**$21** **$85**	**—**	**—**	

This summary may include assets held in either brokerage and/or advisory accounts. Visit https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf to understand the differences between brokerage and advisory accounts. Refer to individual Account Gain/(Loss) Summary and Expanded Disclosures for additional information. Accounts with no balances, holdings or activity year-to-date are not displayed on this page. eDel: This account is enrolled in eDelivery. >: Wash sale rules apply to some portion of this total.

GDC PROPERTIES

May 14, 2025

To Whom it May Concern,

This letter is to confirm that Jessica Schoen and Camille Kelleher have been residents of ours in apartment 5D at 74 South 4th Street since 7/26/2023. Their rent is $3,995 paid monthly and they have been timely in their payments.

Please feel free to contact me if you have any questions.

Sincerely,

Tim Porell

Property Manager

914-742-4412

tporell@gdcproperties.com