APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION			
LAST NAME Persson	**FIRST NAME** Robert	**M.I.** J.	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 3/25/1983	**PHONE - TYPE** (646) 427 - 0457 - Mobile	
EMAIL robertpersson@me.com			

EMERGENCY CONTACT		
NAME Leonard Schalts	**ADDRESS** 145 E 74th St, New York, 40 10021	
PHONE (305) 951 - 5161	**EMAIL ADDRESS** leonard.schultz@gmail.com	**RELATIONSHIP** friend

CURRENT ADDRESS			
STREET ADDRESS 384 Grand st	**CITY** New York	**STATE** NY	**ZIP** 10002
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $2,015.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Founder	**EMPLOYER/COMPANY** BonBon		
SUPERVISOR	**SUPERVISOR PHONE**	**SALARY** $400,000.00/Yr.	**START DATE**
EMPLOYER ADDRESS 130 Allen St	**CITY** New York	**STATE** NY	**ZIP** 10002

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

SUPPLEMENTAL QUESTIONS
Will the tenant be receiving stove knob covers from property? ☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.
Window Guards: ☒ No children 10 years of age or younger live in my apartment
Were you referred by a broker? NO
I (we) have seen the actual apartment for which I (we) are applying?: NO

Initials: R.P. EC8F731B

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 **The Copper** 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 **The Copper** 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 **The Copper**, 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 **The Copper** 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 **The Copper**, 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 Robert J. Persson*

Signed by Robert J. Persson
Tue May 20 2025 07:42:04 PM EDT
Key: EC8F731B; IP Address: 24.193.233.79

Robert J. Persson *(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**
Robert J Persson	XXXXXXXXXXXX7878	15855481	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: R.P. EC8F731B

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 Robert J. Persson

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 Robert J. Persson: 789

		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	👍
Employment verification must not be Verified False		Pass/Fail	PENDING
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	
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	
Is not a registered sex offender		Pass/Fail	

NOTIFICATION(S)

APPLICANT: Equifax Credit File Frozen

There is a freeze on this credit file, meaning that it is inaccessible unless the applicant contacts the credit bureau to release the freeze. We recommend to release the freeze for at least five days. Once the applicant releases the file, contact us and we will attempt to process the screening report.

Credit Quick Summary	
Total annual income (reported by Applicant)	$400,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $5,568.43)
Total number of accounts	3
Accounts with no late payments	3 (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	$4,087.00 ($0.00 past due)
Outstanding revolving debt	$4,087.00 (8% 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 TransUnion
Name:	Robert J. Persson	ROBERT J. PERSSON ROBERT JIMMY PERSSON
SSN:	***-**-****	***-**-****
Birth Date:	3/**/1983	3/**/1983

Addresses	From Application	From TransUnion
	384 Grand st New York, NY 10002 - US	75 ALLEN 3A NEW YORK, NY 10002 (Applicant) Reported 8/2018 87 E 3RD 1W NEW YORK, NY 10003 (Applicant) Reported 5/2008 384 GRAND 2A NEW YORK, NY 10002 (Applicant)

Employment	From Application	From TransUnion
Applicant:	Founder BonBon $400,000.00/Yr. Total annual Income: $400,000.00	

Employment Verifications

From RealPage

Requested For	Employer	Position Held	Annual Salary	Supervisor
Robert J. Persson Requested Date 5/20/2025	BonBon **Results** Pending	Founder	$400,000.00	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Robert J. Persson	Multistate Search	5/20/2018 - 5/20/2025	5/20/2025	5/20/2025

Results

No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Robert J. Persson	5/20/2025	5/20/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Robert J. Persson	5/20/2025	5/20/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	789	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 TransUnion

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	742	Lack of sufficient credit history on bankcard or revolving accounts You have either very few loans or too many loans with recent delinquencies The date that you opened your oldest account is too recent Lack of sufficient relevant first mortgage account information

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

Credit Accounts

From TransUnion

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD (Applicant)	12/2020	4/2025	0	0	0	$0.00	$4,087.00

Monthly Payment	High Credit	Type	Comments
	$35,206.00	REVOLVING	Rate/Status 01: Paid or paying as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX (Applicant)	9/2016		0	0	0	$0.00	$0.00

Monthly Payment	High Credit	Type	Comments
	$9,070.00	OPEN ACCOUNT	ACCOUNT CLOSED BY CONSUMER Rate/Status 01: Paid or paying as agreed

Payment History

8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21		4/21		2/21		12/20		10/20	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

<table>
<tr><td rowspan="5">Account Name
AMEX
(Applicant)</td><td>Opened
11/2015</td><td>Last Active</td><td>30-59
0</td><td>60-89
0</td><td>90+
0</td><td>Past Due
$0.00</td><td>Balance
$0.00</td></tr>
<tr><td>Monthly Payment</td><td>High Credit

$6,929.00</td><td>Type

OPEN ACCOUNT</td><td colspan="4">Comments

ACCOUNT CLOSED BY CONSUMER
Rate/Status 01: Paid or paying as agreed</td></tr>
<tr><td colspan="7">Payment History
0 0 0 0 0 0 0 0 0 0 0
10/16 8/16 6/16 4/16 2/16 12/15</td></tr>
</table>

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.

APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION			
LAST NAME Yang	**FIRST NAME** Yuge	**M.I.**	**SUFFIX**
SIN	**BIRTH DATE** 3/6/2000	**PHONE - TYPE** (646) 719 - 6715 - Home	
EMAIL yugeyang019@gmail.com			

EMERGENCY CONTACT		
NAME Robert Persson	**ADDRESS** 384 grand street, New York, 40 10002	
PHONE (646) 427 - 0457	**EMAIL ADDRESS** robertpersson@me.com	**RELATIONSHIP** other

CURRENT ADDRESS			
STREET ADDRESS 11 Hancock Pl	**CITY** New York	**STATE** NY	**ZIP** 10027
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $4,200.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	**Have you ever willfully refused to pay rent when due?** NO
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SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.

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☒ No children 10 years of age or younger live in my apartment

Were you referred by a broker?

NO

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NO

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Initials: Y.Y. 6E30FDA3

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 **The Copper** 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 **The Copper** 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 **The Copper**, 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 **The Copper** 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 **The Copper**, 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 Yuge Yang*

Signed by Yuge Yang
Fri May 9 2025 05:54:46 PM EDT
Key: 6E30FDA3; IP Address: 70.18.192.98

Yuge Yang *(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**
Yuge Yang	XXXXXXXXXXXX6106	15825393	$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 Yuge Yang

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 Yuge Yang: 828

		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	👍
Employment verification must not be Verified False		Pass/Fail	PENDING
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	
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	
Is not a registered sex offender		Pass/Fail	

NOTIFICATION(S)

APPLICANT: Applicant Social Security Number Issued to a Person Who Has Been Reported Deceased (Equifax)
The social security number listed on the application is assigned to a person who has been reported deceased. You should verify the information thoroughly before proceeding. Fraud is likely.

APPLICANT: no matching SSN found
The SSN for the primary applicantdoes not match the names or aliases on file. Please check if you entered the SSN accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

Credit Quick Summary	
Total annual income (reported by Applicant)	$0.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	0.0 (based on rent of $4,640.36)
Total number of accounts	2
Accounts with no late payments	2 (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	$9.00 ($0.00 past due)
Outstanding revolving debt	$9.00 (0% 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:	Yuge Yang	YUGE YANG
SIN:	295-035-***	
SSN:		
Birth Date:	3/**/2000	3/**/2000

Addresses	From Application	From Equifax
	11 Hancock Pl New York, NY 10027 - US	11 HANCOCK PL PH 103 NEW YORK, NY 10027 (Applicant) Reported 4/2025 776 AVENUE OF THE AMERICAS FRNT 2 NEW YORK, NY 10001 (Applicant) Reported 8/2023 65 5TH AVE. 1508 NEW YORK, NY 10003 (Applicant) Reported 9/2022 135 E 12TH ST. 15E2 NEW YORK, NY 10003 (Applicant) Reported 8/2021

Employment	From Application	From Equifax
Applicant:	N/A (Auto-generated placeholder) N/A $0.00/Mo. Total annual Income: $0.00	

Employment Verifications
From RealPage

Requested For / Requested Date	Employer	Position Held	Annual Salary	Supervisor
Requested For Yuge Yang Requested Date 5/13/2025	N/A	N/A (Auto-generated placeholder)	$0.00	N/A
	Results Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Yuge Yang	Multistate Search	5/13/2018 - 5/13/2025	5/13/2025	5/13/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Yuge Yang	5/13/2025	5/13/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Yuge Yang	5/13/2025	5/13/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	828	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)	778	You have too few credit accounts The date that you opened your oldest account is too recent Your largest credit limit on open bankcard or revolving accounts is too low Too few of your bankcard or other revolving accounts have high limits

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	8/2019	3/2025					$9.00

Monthly Payment	High Credit	Type	Comments
$9.00	$1,534.00	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
BANK OF AMERICA (Applicant)	11/2022	2/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,895.00	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.

ENDORSEMENTS AND LIMITATIONS
This passport is valid for all countries unless otherwise specified. The bearer must comply with any visa or other entry regulations of the countries to be visited.

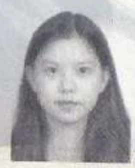
SEE OBSERVATIONS BEGINNING ON PAGE 5 (IF APPLICABLE)

MENTIONS ET RESTRICTIONS
Ce passeport est valable pour tous les pays, sauf indication contraire. Le titulaire doit se conformer aux formalités relatives aux visas ou aux autres formalités d'entrée des pays où il a l'intention de se rendre.

VOIR LES OBSERVATIONS DÉBUTANT À LA PAGE 5 (LE CAS ÉCHÉANT)

Yang Yu Ge.
Signature of bearer - Signature du titulaire

EKG379923



AK609028

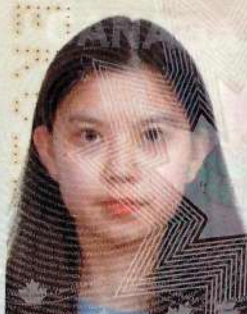
PASSPORT
PASSEPORT

CANADA

Type/Type
P

Issuing Country/Pays émetteur
CAN

Passport No./N° de passeport
AK609028



Surname/Nom
YANG

Given names/Prénoms
YU GE

Nationality/Nationalité
CANADIAN/CANADIENNE

Date of birth/Date de naissance
06 MAR /MARS 00

Sex/Sexe
F

Place of birth/Lieu de naissance
QING DAO CHN

Date of issue/Date de délivrance
06 FEB /FÉV 19

Date of expiry/Date d'expiration
06 FEB /FÉV 29

Issuing Authority/Autorité de délivrance
MONTRÉAL

EKG379923

P<CANYANG<<YU<GE<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<

AK609028<1CAN0003067F2902061<<<<<<<<<<<<<<06


NEW YORK STATE USA
DRIVER LICENSE
NOT FOR FEDERAL PURPOSES
Mark JF Schroeder
Commissioner of Motor Vehicles
ID 796 224 146
Class D
YANG
YU GE
63 WENDOVER RD
FOREST HILLS, NY 11375
DOB 03/06/2000
Issued 08/28/2023
Expires 03/06/2028
E NONE
R NONE
Sex F
Height 5'-06"
Eyes BRO
EXCELSIOR
E PLURIBUS UNUM
MAR 00
YU YANG
MAR 06 00

Department of Homeland Security
U.S. Immigration and Customs Enforcement

I-20, Certificate of Eligibility for Nonimmigrant Student Status
OMB NO. 1653-0038

SEVIS ID: N0030421042

SURNAME/PRIMARY NAME
Yang

GIVEN NAME
Yu Ge

PREFERRED NAME
Yuge Yang

PASSPORT NAME

COUNTRY OF BIRTH
CHINA

COUNTRY OF CITIZENSHIP
CANADA

CITY OF BIRTH
Qingdao

DATE OF BIRTH
06 MARCH 2000

FORM ISSUE REASON
CONTINUED ATTENDANCE

ADMISSION NUMBER

Class of Admission

F-1

ACADEMIC AND LANGUAGE

SCHOOL INFORMATION

SCHOOL NAME
Teachers College, Columbia University
Teachers College, Columbia University

SCHOOL ADDRESS
525 West 120th Street, Box 7, Office of International Students and Scholars, New York, NY 10027

SCHOOL OFFICIAL TO CONTACT UPON ARRIVAL
Brian Arenas
Assistant Director

SCHOOL CODE AND APPROVAL DATE
NYC214F01459000
15 JANUARY 2003

PROGRAM OF STUDY

EDUCATION LEVEL
MASTER'S

MAJOR 1
Fine and Studio Arts Management
50.1002

MAJOR 2
None 00.0000

PROGRAM ENGLISH PROFICIENCY
Required

ENGLISH PROFICIENCY NOTES
Student is proficient

EARLIEST ADMISSION DATE

START OF CLASSES
05 SEPTEMBER 2023

PROGRAM START/END DATE
01 SEPTEMBER 2023 - 12 MAY 2025

FINANCIALS

ESTIMATED AVERAGE COSTS FOR: 9 MONTHS			**STUDENT'S FUNDING FOR:** 9 MONTHS		
Tuition and Fees	$	36,936	Personal Funds	$	75,437
Living Expenses	$	38,501	Funds From This School	$	
Expenses of Dependents (0)	$		Funds From Another Source	$	
Other	$		On-Campus Employment	$	
TOTAL	$	75,437	TOTAL	$	75,437

REMARKS

To seek employment in the field of Arts Administration

SCHOOL ATTESTATION

I certify under penalty of perjury that all information provided above was entered before I signed this form and is true and correct. I executed this form in the United States after review and evaluation in the United States by me or other officials of the school of the student's application, transcripts, or other records of courses taken and proof of financial responsibility, which were received at the school prior to the execution of this form. The school has determined that the above named student's qualifications meet all standards for admission to the school and the student will be required to pursue a full program of study as defined by 8 CFR 214.2(f)(6). I am a designated school official of the above named school and am authorized to issue this form.

X Brian Arenas

SIGNATURE OF: Brian Arenas, Assistant Director

DATE ISSUED
05 March 2025

PLACE ISSUED
New York,NY

STUDENT ATTESTATION

I have read and agreed to comply with the terms and conditions of my admission and those of any extension of stay. I certify that all information provided on this form refers specifically to me and is true and correct to the best of my knowledge. I certify that I seek to enter or remain in the United States temporarily, and solely for the purpose of pursuing a full program of study at the school named above. I also authorize the named school to release any information from my records needed by DHS pursuant to 8 CFR 214.3(g) to determine my nonimmigrant status. **Parent or guardian, and student, must sign if student is under 18.**

X Yuge Yang

SIGNATURE OF: Yu Ge Yang

10th March 2025
DATE

X

NAME OF PARENT OR GUARDIAN | **SIGNATURE** | **ADDRESS (city/state or province/country)** | **DATE**

SEVIS ID: N0030421042 (F-1) **NAME: Yu Ge Yang**

EMPLOYMENT AUTHORIZATIONS

TYPE	FULL/PART-TIME	STATUS	START DATE	END DATE
POST-COMPLETION OPT	FULL TIME	REQUESTED	13 MAY 2025	12 MAY 2026

CHANGE OF STATUS/CAP-GAP EXTENSION

AUTHORIZED REDUCED COURSE LOAD

CURRENT SESSION DATES

CURRENT SESSION START DATE	CURRENT SESSION END DATE
21 JANUARY 2025	12 MAY 2025

TRAVEL ENDORSEMENT

This page, when properly endorsed, may be used for re-entry of the student to attend the same school after a temporary absence from the United States. Each endorsement is valid for one year.

Designated School Official	TITLE	SIGNATURE	DATE ISSUED	PLACE ISSUED
Brian Arenas	Assistant Director	X Brian Arenas	3/05/2025	NY, NY, 10027
		X		
		X		
		X		

TEACHERS COLLEGE

COLUMBIA UNIVERSITY

OFFICE OF ADMISSION

Nicole Yang
Arts and Humanities
TCID: T00072223
Entry Term: 2023 Fall

March 14, 2023

Dear Nicole,

Congratulations! We are pleased to inform you that you have been admitted to the Master of Arts program in Arts Administration in the Department of Arts and Humanities at Teachers College, Columbia University.

We look forward to welcoming you to our community of educators, researchers, leaders, and learners. As the largest and most comprehensive graduate school of education in the United States, we are at the forefront of research and practice. You will be a part of a diverse community of students who bring a wealth of unique experiences, excellent academic training, and a dedication to pushing the boundaries in the fields of education, psychology, health, policy, and more. We congratulate you on your diligence and achievements, which earned you a place here.

Please note that your offer of admission is contingent upon the successful completion of any in-progress courses and programs. Please see the terms and conditions of your acceptance below, which we encourage you to review carefully.

We hope that you will accept your offer of admission. Please notify us of your decision by Saturday, April 15, 2023, by submitting your Enrollment Response Form and a $300.00 non-refundable deposit.

As you take this time to familiarize yourself with Teachers College, we invite you to visit your TC Pathway Portal. This portal provides helpful information including enrollment next steps, financial aid options, and upcoming events for admitted students. In addition, please feel free to contact the Office of Admission by phone at (212) 678-3710 or via email at admission@tc.columbia.edu.

Your TC ID number is: **T00072223**. Please include this number in any correspondence with Teachers College.

The TC faculty, staff, and student body join me in welcoming you to the Teachers College community!

Sincerely,

Kate H. Brittain

Kate W. Brittain
Director of Admission
Assistant Vice President Enrollment Management

BOX302, 525 WEST 120TH STREET, NEW YORK, NY 10027-6696 (212) 678-3710 EMAIL: admission@tc.columbia.edu

TEACHERS COLLEGE

COLUMBIA UNIVERSITY

OFFICE OF ADMISSION

Terms and Conditions of Offer of Admission and Acceptance

Please read this document carefully.

Your offer of admission is contingent upon satisfying these conditions:

1. Satisfactory completion of any courses and degree programs in progress.
    - You are responsible for satisfying any unfinished requirements for your current courses and degree programs prior to matriculation at a standard consistent with your credentials upon application.
    - If you are currently an undergraduate student, your bachelor's degree must be conferred prior to your matriculation at Teachers College.
2. We must receive **final and official transcripts** directly from **each** college and university from which you have received academic credit prior to matriculation at Teachers College. Transcripts uploaded by the applicant are considered unofficial. Final and official transcripts must be sent by the Office of the Registrar (or equivalent service) of the issuing institution directly to Teachers College. **Failure to supply these documents may impact your ability to register for classes.**
    - If you attended a college or university outside of the United States, you are required to have final and official transcripts submitted by either World Education Services or Education Credential Evaluators and include a course-by-course evaluation.
        - ***Please note: Course-by-course evaluations must clearly state that you have earned or will be earning the equivalent of a U.S. Bachelor's degree upon completion of your program. If you are admitted to Teachers College and your in-progress WES or ECE course-by-course evaluation does not indicate that you will earn the equivalent of a U.S. Bachelor's degree, you will be expected upon conferral to submit a second course-by-course evaluation from WES or ECE confirming you have earned the equivalent of a U.S. Bachelor's degree. You will not be able to register for classes at Teachers College without fulfilling this requirement.***
    - The final and official transcript from your primary undergraduate institution must show that your undergraduate degree has been conferred, the date of graduation, total number of credits earned, and final GPA.
    - The final and official transcript from any graduate program must indicate completion of any work in progress at the time of your application.
    - Your offer of admission will be contingent upon the receipt and verification of these final and official transcripts.

3. If you have been convicted of, or pled guilty or no contest to, any felony that you did not disclose when you applied to Teachers College, or if there are felony charges now pending against you, you must inform the College immediately by submitting the Criminal Background Form. A criminal history does not necessarily disqualify you from enrollment at Teachers College, but is something that the College must take into consideration.

4. Your admission is subject to your academic program's guidelines as set forth in the Academic Catalog as a resource and reference.

TEACHERS COLLEGE

COLUMBIA UNIVERSITY

OFFICE OF ADMISSION

Please notify us of your decision by Saturday, April 15, 2023, by submitting your Enrollment Response Form and a $300.00 non-refundable deposit.

Your TC ID number is **T00072223**. Please include this number in any correspondence with Teachers College.

BANK OF AMERICA

P.O. BOX 15284
WILMINGTON, DE 19850

Customer Service Information:
www.bankofamerica.com
1.800.421.2110
Mail billing inquiries to:
Bank of America
P.O. Box 672050
Dallas TX 75267-2050
Mail payment to:
Bank of America
P.O. Box 15019
Wilmington DE 19886-5019

YUGE YANG
11 HANCOCK PL PH 103
NEW YORK NY 10027-4870

Account# 5524 3345 1374 **0844**
March 18 - April 17, 2025

Account Summary/Payment Information

Previous Balance	$0.00
Payments and Other Credits	–$34.96
Purchases and Adjustments	$44.95
Fees Charged	**$0.00**
Interest Charged	**$0.00**
New Balance Total	$9.99
Total Credit Line	$2,500.00
Total Credit Available	$2,490.01
Cash Credit Line	$200.00
Portion of Credit Available for Cash	$200.00
Statement Closing Date	04/17/2025
Days in Billing Cycle	31

AUTO PAY ACTIVE - Your payment of $9.99 will be automatically deducted on May 14, 2025.

New Balance Total	$9.99
Current Payment Due	$9.99
Total Minimum Payment Due	$9.99
Payment Due Date	05/14/2025

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **$39.00** and your APRs may be increased up to the Penalty APR of **29.99%.**
If you would like information about credit counseling services, call 866.300.5238.

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BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019

Account Number: 5524 3345 1374 **0844**

Payment Due Date	Auto Pay Active	05/14/2025
New Balance Total		$9.99
Total Minimum Payment Due		$9.99

YUGE YANG
11 HANCOCK PL PH 103
NEW YORK NY 10027-4870

Enter payment amount $

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or
Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ 20114513740844⑈

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge you any interest on Purchases if you always pay your entire "Grace Period Balance", as defined in the next two paragraphs, by the Payment Due Date. Specifically, you will not pay interest for an entire billing cycle on Purchases if you Paid in Full the two previous Grace Period Balances on your account by their respective Payment Due Dates; otherwise, each Purchase begins to accrue interest on its transaction date or the first day of the billing cycle, whichever date is later. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.
If you do not have an active Custom Pay Plan, your Grace Period Balance will be the New Balance Total. New Balance Total (also referred to as the "Statement Balance") is the total billed amount as of the Closing Date of a billing cycle, as shown on your monthly statement, plus any adjustments for subsequently returned payments.
If you have an active Custom Pay Plan, your Grace Period Balance will be the Interest Saving Balance as shown on your monthly statement plus any adjustments for subsequently returned payments. The Interest Saving Balance is your New Balance Total minus, any balances subject to a Custom Pay Plan, plus any Custom Pay Plan Payment(s) due, as shown on your monthly statement.
TOTAL INTEREST CHARGE COMPUTATION - Interest charges accrue and are compounded on a daily basis. To determine the interest charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total interest charge for the billing cycle, we add the interest charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.
HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. We will first allocate the amount of your payment equal to the Total Minimum Payment Due to any Custom Pay Plan Payment due, then to the lowest APR balances in turn (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs, and finally to any Custom Pay Plan balances.
IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.
YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.
MISCELLANEOUS - Promotional Rate End Date: This date is based on a future statement closing date. If you change your Payment Due Date, this date could change. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE
Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases by: (1) calculating a daily balance for each day in the current billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the current billing cycle.
To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance less any Purchases assigned to an existing Custom Pay Plan; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; (4) subtract Purchases assigned to a new Custom Pay Plan; and (5) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.
Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances by: (1) calculating a daily balance for each day in the current billing cycle; (2) calculating a daily balance for each day prior to the current billing cycle that had a Pre-Cycle balance - a "Pre-Cycle balance" is a Balance Transfer or a Cash Advance with a transaction date prior to the current billing cycle but with a posting date within the current billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in the current billing cycle.
To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero, we treat it as zero.
To calculate a daily balance for each day prior to the current billing cycle that had a Pre-Cycle balance, we: (1) take the beginning balance attributable solely to a Pre-Cycle balance (which will be zero on the transaction date associated with the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; and (3) add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. However, mailed payments need not be sent in a return envelope if we sent you a statement without a return envelope. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone by 11:59 p.m. ET will be credited as of the date they are made. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with valid identification.

No payment, including those marked with paid in full or with any other restrictive words, shall operate as an accord and satisfaction without the prior written approval of one of our senior officers.

We process most payment checks electronically by using the information found on your check. When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account (or process it as a check or paper draft). When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, you must contact us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Payments and Other Credits				
04/14	04/15	Online payment from CHK 7519	1835	0844	−34.96	
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				**−$34.96**
		Purchases and Adjustments				
03/23	03/24	HELP.MAX.COM NEW YORK NY	1624	0844	16.99	
03/29	03/31	APPLE.COM/BILL 866-712-7753 CA	7293	0844	10.99	
04/03	04/03	APPLE.COM/BILL 866-712-7753 CA	4416	0844	0.99	
04/13	04/14	AMAZON DIGI* W11QB8PZ3 SEATTLE WA	6439	0844	5.99	
04/15	04/15	UBER *ONE 8005928996 CA	3430	0844	9.99	
		TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD				**$44.95**
		Interest Charged				
04/17	04/17	INTEREST CHARGED ON PURCHASES			0.00	
04/17	04/17	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
04/17	04/17	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
04/17	04/17	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
		TOTAL INTEREST CHARGED FOR THIS PERIOD				**$0.00**

2025 Totals Year-to-Date	
Total fees charged in 2025	$0.00
Total interest charged in 2025	$0.00

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	22.24%V				$0.00	$0.00
Balance Transfers	22.24%V				$0.00	$0.00
Direct Deposit and Check Cash Advances	25.24%V				$0.00	$0.00
Bank Cash Advances	28.99%V				$0.00	$0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

Your account agreement is being amended as follows, effective immediately. Under the heading TELEPHONE CALLS: CALLING, MONITORING AND RECORDING, the paragraph with the subheading Communication Revocation is amended to provide that you may revoke your consent to receive automatically dialed communications, including prerecorded messages or texts, by contacting us in the manner set out in your current agreement, or by calling the number that appears on your monthly statement.

AUTO PAY ACTIVE - Your payment of $9.99 will be automatically deducted on May 14, 2025.
We may adjust a scheduled payment in order to avoid a credit balance or payment of disputed transactions on the account.

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

The Partner Rewards Program as outlined in the program rules for your credit card will be ending on June 25, 2025.

If you used Partner Rewards to enroll in the Shell gas discount, you will no longer have the option to receive a Shell gas discount in lieu of credit card rewards after that date. If you are currently enrolled in the Fuel Rewards® program with Shell outside of Partner Rewards, this change does not impact that program.

Your Reward Summary

.45	**Base Cash Back Earned**
.24	**Relationship Bonus Earned**
586.55	**Total Cash Back Available**

Make the most of your rewards program today!

BANK OF AMERICA

P.O. BOX 15284
WILMINGTON, DE 19850

Customer Service Information:
www.bankofamerica.com
1.800.421.2110
Mail billing inquiries to:
Bank of America
P.O. Box 672050
Dallas TX 75267-2050
Mail payment to:
Bank of America
P.O. Box 15019
Wilmington DE 19886-5019

YUGE YANG
11 HANCOCK PL PH 103
NEW YORK NY 10027-4870

Account# 5524 3345 1374 **0844**
February 18 - March 17, 2025

Account Summary/Payment Information

Previous Balance	$9.99
Payments and Other Credits	–$287.04
Purchases and Adjustments	$277.05
Fees Charged	**$0.00**
Interest Charged	**$0.00**
New Balance Total	$0.00
Total Credit Line	$2,500.00
Total Credit Available	$2,500.00
Cash Credit Line	$200.00
Portion of Credit Available for Cash	$200.00
Statement Closing Date	03/17/2025
Days in Billing Cycle	28

New Balance Total	$0.00
Current Payment Due	$0.00
Total Minimum Payment Due	$0.00
Payment Due Date	04/14/2025

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **$39.00** and your APRs may be increased up to the Penalty APR of **29.99%.** **If you would like information about credit counseling services, call 866.300.5238.**

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BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019

Account Number: 5524 3345 1374 **0844**

Payment Due Date	04/14/2025
New Balance Total	$0.00
Total Minimum Payment Due	$0.00

YUGE YANG
11 HANCOCK PL PH 103
NEW YORK NY 10027-4870

Enter payment amount $ ______ . __

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or
Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ 20114513740844⑈

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge you any interest on Purchases if you always pay your entire “Grace Period Balance”, as defined in the next two paragraphs, by the Payment Due Date. Specifically, you will not pay interest for an entire billing cycle on Purchases if you Paid in Full the two previous Grace Period Balances on your account by their respective Payment Due Dates; otherwise, each Purchase begins to accrue interest on its transaction date or the first day of the billing cycle, whichever date is later. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.
If you do not have an active Custom Pay Plan, your Grace Period Balance will be the New Balance Total. New Balance Total (also referred to as the “Statement Balance”) is the total billed amount as of the Closing Date of a billing cycle, as shown on your monthly statement, plus any adjustments for subsequently returned payments.
If you have an active Custom Pay Plan, your Grace Period Balance will be the Interest Saving Balance as shown on your monthly statement plus any adjustments for subsequently returned payments. The Interest Saving Balance is your New Balance Total minus, any balances subject to a Custom Pay Plan, plus any Custom Pay Plan Payment(s) due, as shown on your monthly statement.
TOTAL INTEREST CHARGE COMPUTATION - Interest charges accrue and are compounded on a daily basis. To determine the interest charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total interest charge for the billing cycle, we add the interest charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.
HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. We will first allocate the amount of your payment equal to the Total Minimum Payment Due to any Custom Pay Plan Payment due, then to the lowest APR balances in turn (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs, and finally to any Custom Pay Plan balances.
IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.
YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.
MISCELLANEOUS - Promotional Rate End Date: This date is based on a future statement closing date. If you change your Payment Due Date, this date could change. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE
Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases by: (1) calculating a daily balance for each day in the current billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the current billing cycle.
To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance less any Purchases assigned to an existing Custom Pay Plan; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day’s daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; (4) subtract Purchases assigned to a new Custom Pay Plan; and (5) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.
Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances by: (1) calculating a daily balance for each day in the current billing cycle; (2) calculating a daily balance for each day prior to the current billing cycle that had a Pre-Cycle balance - a "Pre-Cycle balance" is a Balance Transfer or a Cash Advance with a transaction date prior to the current billing cycle but with a posting date within the current billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in the current billing cycle.
To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day’s daily balance; (3) add new Balance Transfers, Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero, we treat it as zero.
To calculate a daily balance for each day prior to the current billing cycle that had a Pre-Cycle balance, we: (1) take the beginning balance attributable solely to a Pre-Cycle balance (which will be zero on the transaction date associated with the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day’s daily balance; and (3) add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. However, mailed payments need not be sent in a return envelope if we sent you a statement without a return envelope. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone by 11:59 p.m. ET will be credited as of the date they are made. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with valid identification.

No payment, including those marked with paid in full or with any other restrictive words, shall operate as an accord and satisfaction without the prior written approval of one of our senior officers.

We process most payment checks electronically by using the information found on your check. When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account (or process it as a check or paper draft). When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, you must contact us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Payments and Other Credits				
03/14	03/14	Online payment from CHK 7519	1738	0844	−271.06	
03/17	03/17	Online payment from CHK 7519	9496	0844	−15.98	
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				**−$287.04**
		Purchases and Adjustments				
02/23	02/24	HELP.MAX.COM NEW YORK NY	3757	0844	16.99	
02/27	02/28	AMAZON RETA* PH4ZF9CQ3 SEATTLE WA	6608	0844	9.97	
02/28	03/01	APPLE.COM/BILL 866-712-7753 CA	2458	0844	10.99	
03/01	03/03	AMAZON RETA* 594TR65W3 SEATTLE WA	2501	0844	12.50	
03/01	03/03	AMAZON MARK* SL1EX0W73 SEATTLE WA	3078	0844	21.76	
03/02	03/03	APPLE.COM/BILL 866-712-7753 CA	5794	0844	0.99	
03/08	03/10	TST*ENZOS OF ARTHUR AV Bronx NY	0622	0844	54.37	
03/08	03/10	Txikito New York NY	4014	0844	133.50	
03/13	03/14	AMAZON DIGI* AV7HU78T3 SEATTLE WA	9636	0844	5.99	
03/15	03/15	UBER *ONE 8005928996 CA	7561	0844	9.99	
		TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD				**$277.05**
		Interest Charged				
03/17	03/17	INTEREST CHARGED ON PURCHASES			0.00	
03/17	03/17	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
03/17	03/17	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
03/17	03/17	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
		TOTAL INTEREST CHARGED FOR THIS PERIOD				**$0.00**

2025 Totals Year-to-Date	
Total fees charged in 2025	$0.00
Total interest charged in 2025	$0.00

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	22.24%V				$0.00	$0.00
Balance Transfers	22.24%V				$0.00	$0.00
Direct Deposit and Check Cash Advances	25.24%V				$0.00	$0.00
Bank Cash Advances	28.99%V				$0.00	$0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

Your account agreement is being amended as follows, effective immediately. Under the heading TELEPHONE CALLS: CALLING, MONITORING AND RECORDING, the paragraph with the subheading Communication Revocation is amended to provide that you may revoke your consent to receive automatically dialed communications, including prerecorded messages or texts, by contacting us in the manner set out in your current agreement, or by calling the number that appears on your monthly statement.

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

Your Reward Summary

2.79	**Base Cash Back Earned**
3.76	**Category Bonus Earned**
3.30	**Relationship Bonus Earned**
585.86	**Total Cash Back Available**

Make the most of your rewards program today!

BANK OF AMERICA

P.O. BOX 15284
WILMINGTON, DE 19850

Customer Service Information:
www.bankofamerica.com
1.800.421.2110
Mail billing inquiries to:
Bank of America
P.O. Box 672050
Dallas TX 75267-2050
Mail payment to:
Bank of America
P.O. Box 15019
Wilmington DE 19886-5019

YUGE YANG
11 HANCOCK PL PH 103
NEW YORK NY 10027-4870

Account# 5524 3345 1374 **0844**
January 18 - February 17, 2025

Account Summary/Payment Information

Previous Balance	$9.99
Payments and Other Credits	–$36.95
Purchases and Adjustments	$36.95
Fees Charged	**$0.00**
Interest Charged	**$0.00**
New Balance Total	$9.99
Total Credit Line	$2,500.00
Total Credit Available	$2,490.01
Cash Credit Line	$200.00
Portion of Credit Available for Cash	$200.00
Statement Closing Date	02/17/2025
Days in Billing Cycle	31

AUTO PAY ACTIVE - Your payment of $9.99 will be automatically deducted on March 14, 2025.

New Balance Total	$9.99
Current Payment Due	$9.99
Total Minimum Payment Due	$9.99
Payment Due Date	03/14/2025

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **$39.00** and your APRs may be increased up to the Penalty APR of **29.99%.** **If you would like information about credit counseling services, call 866.300.5238.**

17 0000099900000999000036950000000000005524334513740844

BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019

Account Number: 5524 3345 1374 **0844**

Payment Due Date	Auto Pay Active	03/14/2025
New Balance Total		$9.99
Total Minimum Payment Due		$9.99

YUGE YANG
11 HANCOCK PL PH 103
NEW YORK NY 10027-4870

Enter payment amount $ ______.__

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or
Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ 201145137408441⑈

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge you any interest on Purchases if you always pay your entire "Grace Period Balance", as defined in the next two paragraphs, by the Payment Due Date. Specifically, you will not pay interest for an entire billing cycle on Purchases if you Paid in Full the two previous Grace Period Balances on your account by their respective Payment Due Dates; otherwise, each Purchase begins to accrue interest on its transaction date or the first day of the billing cycle, whichever date is later. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.
If you do not have an active Custom Pay Plan, your Grace Period Balance will be the New Balance Total. New Balance Total (also referred to as the "Statement Balance") is the total billed amount as of the Closing Date of a billing cycle, as shown on your monthly statement, plus any adjustments for subsequently returned payments.
If you have an active Custom Pay Plan, your Grace Period Balance will be the Interest Saving Balance as shown on your monthly statement plus any adjustments for subsequently returned payments. The Interest Saving Balance is your New Balance Total minus, any balances subject to a Custom Pay Plan, plus any Custom Pay Plan Payment(s) due, as shown on your monthly statement.
TOTAL INTEREST CHARGE COMPUTATION - Interest charges accrue and are compounded on a daily basis. To determine the interest charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total interest charge for the billing cycle, we add the interest charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.
HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. We will first allocate the amount of your payment equal to the Total Minimum Payment Due to any Custom Pay Plan Payment due, then to the lowest APR balances in turn (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs, and finally to any Custom Pay Plan balances.
IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.
YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.
MISCELLANEOUS - Promotional Rate End Date: This date is based on a future statement closing date. If you change your Payment Due Date, this date could change. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE
Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases by: (1) calculating a daily balance for each day in the current billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the current billing cycle.
To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance less any Purchases assigned to an existing Custom Pay Plan; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; (4) subtract Purchases assigned to a new Custom Pay Plan; and (5) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.
Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances by: (1) calculating a daily balance for each day in the current billing cycle; (2) calculating a daily balance for each day prior to the current billing cycle that had a Pre-Cycle balance - a "Pre-Cycle balance" is a Balance Transfer or a Cash Advance with a transaction date prior to the current billing cycle but with a posting date within the current billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in the current billing cycle.
To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero, we treat it as zero.
To calculate a daily balance for each day prior to the current billing cycle that had a Pre-Cycle balance, we: (1) take the beginning balance attributable solely to a Pre-Cycle balance (which will be zero on the transaction date associated with the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; and (3) add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. However, mailed payments need not be sent in a return envelope if we sent you a statement without a return envelope. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone by 11:59 p.m. ET will be credited as of the date they are made. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with valid identification.

No payment, including those marked with paid in full or with any other restrictive words, shall operate as an accord and satisfaction without the prior written approval of one of our senior officers.

We process most payment checks electronically by using the information found on your check. When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account (or process it as a check or paper draft). When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, you must contact us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Payments and Other Credits				
02/14	02/14	PAYMENT DIRECT DEBIT - THANK YOU		0844	–9.99	
02/15	02/15	Online payment from CHK 7519	0245	0844	–26.96	
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				**–$36.95**
		Purchases and Adjustments				
01/29	01/30	APPLE.COM/BILL 866-712-7753 CA	4510	0844	9.99	
02/02	02/03	APPLE.COM/BILL 866-712-7753 CA	4227	0844	0.99	
02/12	02/13	APPLE.COM/BILL 866-712-7753 CA	7400	0844	9.99	
02/13	02/14	AMAZON DIGI* Y21083CB3 SEATTLE WA	6684	0844	5.99	
02/15	02/17	UBER *ONE 8005928996 CA	1714	0844	9.99	
		TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD				**$36.95**
		Interest Charged				
02/17	02/17	INTEREST CHARGED ON PURCHASES			0.00	
02/17	02/17	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
02/17	02/17	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
02/17	02/17	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
		TOTAL INTEREST CHARGED FOR THIS PERIOD				**$0.00**

2025 Totals Year-to-Date	
Total fees charged in 2025	$0.00
Total interest charged in 2025	$0.00

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	22.24%V				$0.00	$0.00
Balance Transfers	22.24%V				$0.00	$0.00
Direct Deposit and Check Cash Advances	25.24%V				$0.00	$0.00
Bank Cash Advances	28.99%V				$0.00	$0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

AUTO PAY ACTIVE - Your payment of $9.99 will be automatically deducted on March 14, 2025.
We may adjust a scheduled payment in order to avoid a credit balance or payment of disputed transactions on the account.

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

Your Reward Summary

.37	**Base Cash Back Earned**
.19	**Relationship Bonus Earned**
576.01	**Total Cash Back Available**

Make the most of your rewards program today!

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

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

YUGE YANG
11 HANCOCK PL PH 103
NEW YORK, NY 10027-4870

Your Bank of America Advantage Savings Preferred Rewards Platinum

for March 27, 2025 to April 25, 2025

Account number: 4830 8159 2691

YUGE YANG

Account summary

Beginning balance on March 27, 2025	$26,797.36
Deposits and other additions	0.64
ATM and debit card subtractions	-0.00
Other subtractions	-2,200.15
Service fees	-0.00
Ending balance on April 25, 2025	**$24,597.85**

Annual Percentage Yield Earned this statement period: 0.03%.
Interest Paid Year To Date: $3.47.
Tax Withholding This Period: $0.15

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

Deposits and other additions

Date	Description	Amount
04/25/25	Interest Earned	0.64
Total deposits and other additions		**$0.64**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
04/14/25	Online Banking transfer to CHK 7519 Confirmation# 7759756086	-1,200.00
04/21/25	Online Banking transfer to CHK 7519 Confirmation# 7209789469	-1,000.00
04/25/25	Federal Withholding	-0.15
Total other subtractions		**-$2,200.15**

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

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

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

YUGE YANG
11 HANCOCK PL PH 103
NEW YORK, NY 10027-4870

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

Your Bank of America Advantage Savings Preferred Rewards Platinum

for February 26, 2025 to March 26, 2025

Account number: 4830 8159 2691

YUGE YANG

Account summary

Beginning balance on February 26, 2025	$28,309.79
Deposits and other additions	0.66
ATM and debit card subtractions	-0.00
Other subtractions	-1,513.09
Service fees	-0.00
Ending balance on March 26, 2025	**$26,797.36**

Annual Percentage Yield Earned this statement period: 0.03%.
Interest Paid Year To Date: $2.83.
Tax Withholding This Period: $0.16

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

Deposits and other additions

Date	Description	Amount
03/26/25	Interest Earned	0.66
Total deposits and other additions		**$0.66**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
03/14/25	Online Banking transfer to CHK 7519 Confirmation# 7396334597	-500.00
03/17/25	Online Banking payment to CRD 1055 Confirmation# 1818546071	-1,012.93
03/26/25	Federal Withholding	-0.16
Total other subtractions		**-$1,513.09**

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

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Important Messages - Please Read

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

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

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

- The first $275 (previously $225) may be available the next business day.

- When you deposit checks totaling more than $6,725 (previously $5,525) on any one day, we may continue to place a longer hold.

- For certain check deposits into accounts open less than 30 days, the first $6,725 (previously $5,525) of a day’s total deposits may be available the next business day.

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

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

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

YUGE YANG
11 HANCOCK PL PH 103
NEW YORK, NY 10027-4870

Your Bank of America Advantage Savings Preferred Rewards Platinum

for January 29, 2025 to February 25, 2025

Account number: 4830 8159 2691

YUGE YANG

Account summary

Beginning balance on January 29, 2025	$44,749.11
Deposits and other additions	8,700.89
ATM and debit card subtractions	-0.00
Other subtractions	-25,140.21
Service fees	-0.00
Ending balance on February 25, 2025	**$28,309.79**

Annual Percentage Yield Earned this statement period: 0.03%.
Interest Paid Year To Date: $2.17.
Tax Withholding This Period: $0.21

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

Deposits and other additions

Date	Description	Amount
02/03/25	BOFA FIN CTR 02/03 #000004641 DEPOSIT 2770 Broadway New York NY	8,700.00
02/25/25	Interest Earned	0.89
Total deposits and other additions		**$8,700.89**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
02/10/25	BKOFAMERICA BC 02/10 #000002275 WITHDRWL	-21,540.00
02/18/25	Online Banking transfer to CHK 7519 Confirmation# 7964194027	-3,600.00
02/25/25	Federal Withholding	-0.21
Total other subtractions		**-$25,140.21**

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

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NEW YORK STATE USA

DRIVER LICENSE

Mark JF Schroeder

Commissioner of Motor Vehicles

ID 130 547 532

Class D

PERSSON

ROBERT,JIMMI

75 ALLEN ST APT 3A

NEW YORK, NY 10002

DOB 03/25/1983

Issued 04/21/2023

Expires 03/25/2028

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ROBERT PERSSON

NICHOLAS VLACHOS
CERTIFIED PUBLIC ACCOUNTANT

1501 BROADWAY 12th FLOOR. NEW YORK. N.Y. 10036
(917) 902-0150

May 16, 2025

To Whom It May Concern:

Please allow this letter to serve as income verification for my client, Robert Persson. I have been doing his accounting and taxes since 2010. He is the president of Bonbon LLC and has owned and run this company since 2017. In 2024, his adjusted gross income was $299,619. In 2023, his adjusted gross income was $312,439. His 2025 adjusted gross income will be over $385,000.

Please do not hesitate to contact me if you have any further questions at 917-902-0150 or nick@vlachoscpa.com.

Nicholas Vlachos CPA
Lic. #081920

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 ______, ____, ending ______, ____ See separate instructions.

Your first name and middle initial	Last name	Your social security number
ROBERT PERSSON		050-98-8654
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.	Apt. no.	**Presidential Election Campaign**
75 ALLEN ST 3A		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.
City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code		
NEW YORK, NY 10002		
Foreign country name / Foreign province/state/county / Foreign postal code		☐ You ☐ Spouse

Filing Status Check only one box.
- [X] 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 [X] 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) Child tax credit	(4) 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.

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

Attach Sch. B if required.

2a	Tax-exempt interest	2a		b Taxable interest	2b	375.
3a	Qualified dividends	3a	1,924.	b Ordinary dividends	3b	2,766.
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	

6c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
8	Additional income from Schedule 1, line 10	8	303,041.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	306,182.
10	Adjustments to income from Schedule 1, line 26	10	6,563.
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	299,619.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	14,600.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
14	Add lines 12 and 13	14	14,600.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	285,019.

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 Deduction*, see instructions.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	69,747.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	69,747.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	0.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	69,747.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	13,245.
24	Add lines 22 and 23. This is your **total tax**	24	82,992.

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2	25a			
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	
26	2024 estimated tax payments and amount applied from 2023 return			26	
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31	60,000.		
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	60,000.
33	Add lines 25d, 26, and 32. These are your **total payments**			33	60,000.

If you have a qualifying child, attach Sch. EIC.

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐	35a	
b	Routing number	c Type: ☐ Checking ☐ Savings	
d	Account number		
36	Amount of line 34 you want **applied to your 2025 estimated tax**	36	

Direct deposit? See instructions.

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	23,203.
38	Estimated tax penalty (see instructions)	38	211.

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: nick vlachos
Phone no.: 9179020150
Personal identification number (PIN): 15482

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		HOSPITALITY	
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. 917 902-0150 Email address

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

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
nick vlachos	nick vlachos		P01897039	☒ Self-employed

Firm's name: NICHOLAS VLACHOS
Phone no. 917-902-0150
Firm's address: 104 W 40TH STREET 5TH FLOOR NEW YORK, NY 10018
Firm's EIN: 61-1777354

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

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

Your first name and middle initial	Last name	Your social security number
ROBERT PERSSON		050-98-8654
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.	Apt. no.
75 ALLEN ST 3A	

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
NEW YORK, NY 10002		

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: ______________________________

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

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

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

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

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	Credit for other dependents
				☐	☐
				☐	☐
				☐	☐
				☐	☐

Income

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

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)				1a	
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	
2a	Tax-exempt interest	2a	23.	b Taxable interest	2b	405.
3a	Qualified dividends	3a	1,933.	b Ordinary dividends	3b	2,812.
4a	IRA distributions	4a		b Taxable amount	4b	18,223.
5a	Pensions and annuities	5a		b Taxable amount	5b	
6a	Social security benefits	6a		b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐					
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐				7	3,544.
8	Additional income from Schedule 1, line 10				8	289,554.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**				9	314,538.
10	Adjustments to income from Schedule 1, line 26				10	2,099.
11	Subtract line 10 from line 9. This is your **adjusted gross income**				11	312,439.
12	**Standard deduction or itemized deductions** (from Schedule A)				12	13,850.
13	Qualified business income deduction from Form 8995 or Form 8995-A				13	
14	Add lines 12 and 13				14	13,850.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**				15	298,589.

Attach Sch. B if required.

Standard Deduction for —
- Single or Married filing separately, $13,850
- Married filing jointly or Qualifying surviving spouse, $27,700
- Head of household, $20,800
- If you checked any box under *Standard Deduction*, see instructions.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	75,757.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	75,757.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	0.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	75,757.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	4,455.
24	Add lines 22 and 23. This is your **total tax**	24	80,212.

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2	25a			
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	
26	2023 estimated tax payments and amount applied from 2022 return			26	
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31	80,000.		
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	80,000.
33	Add lines 25d, 26, and 32. These are your **total payments**			33	80,000.

If you have a qualifying child, attach Sch. EIC.

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 ______ c Type: ☐ Checking ☐ Savings

d Account number ______

36 Amount of line 34 you want **applied to your 2024 estimated tax** 36

Amount You Owe

37 Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions. 37 359.

38 Estimated tax penalty (see instructions) 38 147.

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: nick vlachos Phone no.: 9179020150 Personal identification number (PIN): 15482

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.)
		HOSPITALITY	
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. 917 902-0150	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
nick vlachos	nick vlachos		P01897039	☒ Self-employed

Firm's name: NICHOLAS VLACHOS — Phone no. 917-902-0150

Firm's address: 104 W 40TH STREET 5TH FLOOR NEW YORK, NY 10018 — Firm's EIN 61-1777354

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

October 04, 2024 through November 05, 2024
Account Number: **000000665820778**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

00709933 DRE 802 219 31124 NNNNNNNNNNN 1 000000000 03 0000
ROBERT J PERSSON
75 ALLEN ST APT 3A
NEW YORK NY 10002-3068

07099330201000000022

Please review our overdraft service options at the end of this statement

We've included an overview of our overdraft services and fees that are available for personal checking account(s) at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card Coverage℠ are not available for Chase High School Checking℠, Chase Secure Checking℠ and Chase First Checking℠.
- Overdraft Protection is not available for Chase Secure Checking℠ and Chase First Checking℠.

If you have questions, please visit **chase.com/overdraft** or call us at the number on this statement. We accept operator relay calls.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$21,825.00**
Deposits and Additions	50,417.00
Electronic Withdrawals	-69,686.02
Fees	-25.00
Ending Balance	**$2,530.98**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$21,825.00**
10/04	10/04 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving Imad: 1004Mmqfmp2K007512 Trn: 3190484278Es	-20,000.00	1,825.00
10/04	Online Domestic Wire Fee	-25.00	1,800.00
10/09	Irs Usataxpymt 222468363297450 Web ID: 3387702000	-131.35	1,668.65
10/21	Deposit 2034147896	**417.00**	2,085.65
10/21	10/21 Payment To Chase Card Ending IN 7878	-700.00	1,385.65

CHASE

October 04, 2024 through November 05, 2024
Account Number: **000000665820778**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
11/04	Online Transfer From Chk ...7397 Transaction#: 22611022700	**50,000.00**	51,385.65
11/04	11/04 Consumer Online International Wire A/C: Foreign Cur Bus Acct Bk 1 Columbus Newark De 197132107 US Org: 00000000665820778 Robert J Persson Ben:/Se2512000000012350612880 Timeless Icons Ab Ref: Robert J Persson Total Subscriptionfunding Investments/Ocmt/Sek500000, 00/Exch/10.4483/Cntr/44668585/Cct/M 33Kanp500Ag Trn: 2286100309Re	-47,854.67	3,530.98
11/05	11/05 Payment To Chase Card Ending IN 7878	-1,000.00	2,530.98
	Ending Balance		**$2,530.98**

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow℠ network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
(You did not have an electronic deposit this statement period)
- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
(Your lowest beginning day balance was $1,385.65)
- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**
(Your average beginning day balance of qualifying linked deposits and investments was $2,235.72)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

17099330202000000062

Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage℠, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes with my account?**
  We **do** authorize and pay overdrafts for the following types of transactions:
  - Checks and other transactions made using your checking account number
  - Recurring debit card transactions (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**
  If you enroll in Chase Debit Card Coverage we **may** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

- **What fees will I be charged if Chase pays my overdraft?**
  If we authorize and pay an overdraft, we'll charge you a $34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than $50 (maximum of 3 fees per business day, up to $102).

  We won't charge you an Overdraft Fee in the following circumstances:
  - With Chase Overdraft Assist℠, we won't charge an Overdraft Fee if you're overdrawn by $50 or less at the end of the business day **OR** if you're overdrawn by more than $50 and you bring your account balance to overdrawn by $50 or less at the end of the next business day (you have until 11 p.m ET (8 p.m PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
  - We won't charge an Overdraft Fee for transactions that are $5 or less.
  - We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
  - For Chase Sapphire℠ Checking and Chase Private Client Checking℠ accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**
  If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile® to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.

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CHASE PRIVATE CLIENT

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

December 05, 2024 through January 06, 2025

Account Number: **000000665820778**

CUSTOMER SERVICE INFORMATION

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

00704230 DRE 802 219 00725 NNNNNNNNNNN 1 000000000 03 0000

ROBERT J PERSSON
75 ALLEN ST APT 3A
NEW YORK NY 10002-3068

07042300101000000021

A reminder about incoming wire transfer fees

Due to a system issue, we may not have charged you for all incoming wires in the past. Beginning March 23, 2025, wire transfer fees will be charged for all incoming wires for Chase High School Checking℠, Chase College Checking℠, Chase Total Checking®, Chase Premier Plus Checking℠ and Chase Savings℠ accounts. Please visit **chase.com/disclosures** and review the Additional Banking Services and Fees document for more details.

Please note, we don't charge incoming wire transfer fees for Chase Sapphire℠ Checking, Chase Private Client Checking℠ , Chase Private Client Savings℠, Chase Premier Savings℠ accounts and for Chase Premier Plus Checking℠ accounts with Military Enhanced Benefits.

As a reminder, Chase Secure Banking℠ and Chase First Banking℠ accounts cannot send or receive wire transfers.

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

CHECKING SUMMARY

Chase Private Client Checking

	AMOUNT
Beginning Balance	**$1,051.00**
Deposits and Additions	360,000.55
Electronic Withdrawals	-360,950.00
Ending Balance	**$101.55**
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.55
Interest Paid Year-to-Date	$0.55

The monthly service fee for this account was waived as an added feature of a linked Chase Platinum Business Checking account.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$1,051.00**
12/10	12/10 Online Transfer To Chk ...7397 Transaction#: 23001412031	-1,000.00	51.00
12/18	Online Transfer From Chk ...6702 Transaction#: 23089257215	**310,000.00**	310,051.00
12/18	12/18 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving Imad: 1218Mmqfmp2N010686 Trn: 3194584353Es	-50,000.00	260,051.00

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
12/20	12/20 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving/Bnf/Saving Imad: 1220Mmqfmp2L009116 Trn: 3156754355Es	-50,000.00	210,051.00
12/24	12/24 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving/Bnf/Saving Imad: 1224Mmqfmp2L012533 Trn: 3230594359Es	-50,000.00	160,051.00
12/26	12/26 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving/Bnf/Saving Imad: 1226Mmqfmp2M007679 Trn: 3180654361Es	-50,000.00	110,051.00
12/27	12/27 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving/Bnf/Saving Imad: 1227Mmqfmp2L008098 Trn: 3206314362Es	-50,000.00	60,051.00
12/30	12/30 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving/Bnf/Saving Imad: 1230Mmqfmp2L011721 Trn: 3327114365Es	-50,000.00	10,051.00
01/03	Zelle Payment To Winnie Lee Jpm99Au1Xe7L	-1,950.00	8,101.00
01/06	Online Transfer From Chk ...9338 Transaction#: 23281358444	**50,000.00**	58,101.00
01/06	01/06 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving/Bnf/Saving Imad: 0106Mmqfmp2L007423 Trn: 3009105006Es	-50,000.00	8,101.00
01/06	01/06 Payment To Chase Card Ending IN 7878	-8,000.00	101.00
01/06	Interest Payment	**0.55**	101.55
	Ending Balance		**$101.55**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
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For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

CHASE PRIVATE CLIENT

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

April 01, 2025 through April 30, 2025

Account Number: **000000665820778**

CUSTOMER SERVICE INFORMATION

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

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ROBERT J PERSSON
75 ALLEN ST APT 3A
NEW YORK NY 10002-3068

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Please review our overdraft service options at the end of this statement

We've included an overview of our overdraft services and fees that are available for personal checking accounts at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card Coverage℠ are not available for Chase High School Checking℠, Chase Secure Checking℠ and Chase First Checking℠.
- Overdraft Protection is not available for Chase Secure Checking℠ and Chase First Checking℠.

If you have questions, please visit **chase.com/overdraft** or call us at the number on this statement. We accept operator relay calls.

CHECKING SUMMARY

Chase Private Client Checking

	AMOUNT
Beginning Balance	**$90.52**
Deposits and Additions	2,253.49
Ending Balance	**$2,344.01**
Annual Percentage Yield Earned This Period	0.00%
Interest Paid Year-to-Date	$0.56

The monthly service fee for this account was waived as an added feature of a linked Chase Platinum Business Checking account.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$90.52**
04/30	Cash Redemption	**1,005.72**	1,096.24
04/30	Cash Redemption	**910.92**	2,007.16
04/30	Cash Redemption	**336.85**	2,344.01
	Ending Balance		**$2,344.01**

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- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provide provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your Deposit Account Agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

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Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage℠, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes with my account?**
  We **do** authorize and pay overdrafts for the following types of transactions:
  - Checks and other transactions made using your checking account number
  - Recurring debit card transactions (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**
  If you enroll in Chase Debit Card Coverage we **may** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

- **What fees will I be charged if Chase pays my overdraft?**
  If we authorize and pay an overdraft, we'll charge you a $34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than $50 (maximum of 3 fees per business day, up to $102).

  We won't charge you an Overdraft Fee in the following circumstances:
  - With Chase Overdraft Assist℠, we won't charge an Overdraft Fee if you're overdrawn by $50 or less at the end of the business day **OR** if you're overdrawn by more than $50 and you bring your account balance to overdrawn by $50 or less at the end of the next business day (you have until 11 p.m ET (8 p.m PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
  - We won't charge an Overdraft Fee for transactions that are $5 or less.
  - We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
  - For Chase Sapphire℠ Checking and Chase Private Client Checking℠ accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**
  If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile® to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.

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

November 06, 2024 through December 04, 2024
Account Number: **000000665820778**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

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ROBERT J PERSSON
75 ALLEN ST APT 3A
NEW YORK NY 10002-3068

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CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$2,530.98**
Deposits and Additions	151,026.00
Electronic Withdrawals	-152,430.98
Fees	-75.00
Ending Balance	**$1,051.00**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$2,530.98**
11/12	Zelle Payment To T Shirt City 22669296012	-130.98	2,400.00
11/20	Online Transfer From Chk ...7397 Transaction#: 22775794428	**150,000.00**	152,400.00
11/20	Reform Furniture Ytnaigek74 Inv# Reform_US2 CCD ID: 942875288T	**1,026.00**	153,426.00
11/20	11/20 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving Imad: 1120Mmqfmp2M007644 Trn: 3157844325Es	-50,000.00	103,426.00
11/20	Zelle Payment To Rudolpho Seven 22782737669	-2,000.00	101,426.00
11/20	Online Domestic Wire Fee	-25.00	101,401.00
11/21	11/21 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving Imad: 1121Mmqfmp2K018504 Trn: 3282734326Es	-50,000.00	51,401.00
11/21	Online Domestic Wire Fee	-25.00	51,376.00
11/22	Zelle Payment To Joel Voisard 22807568358	-300.00	51,076.00
11/25	11/25 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving Imad: 1125Mmqfmp2M008922 Trn: 3116474330Es	-50,000.00	1,076.00
11/25	Online Domestic Wire Fee	-25.00	1,051.00
	Ending Balance		**$1,051.00**

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow[SM] network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $1,026.00. Note: some deposits may be listed on your previous statement)

- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
(Your lowest beginning day balance was $1,051.00)
- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**
(Your average beginning day balance of qualifying linked deposits and investments was $12,151.06)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

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JPMorgan Chase Bank, N.A. Member FDIC

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

February 01, 2025 through February 28, 2025
Account Number: **000000665820778**

CUSTOMER SERVICE INFORMATION

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

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ROBERT J PERSSON
75 ALLEN ST APT 3A
NEW YORK NY 10002-3068

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

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

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

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

You can review the new requirements in those agreements beginning February 20, 2025. Here's how to access them:
- **On chase.com:** Log in to your account, click on the Main Menu, and select "Agreements & Disclosures."
- **On the Chase Mobile® app:** Go to "Legal Information" in Profile & Settings or at the bottom of the home page, then select "Legal Agreements and Disclosures."

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

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

CHASE PRIVATE CLIENT

February 01, 2025 through February 28, 2025
Account Number: **000000665820778**

CHECKING SUMMARY

Chase Private Client Checking

	AMOUNT
Beginning Balance	**$96.01**
Deposits and Additions	40,000.00
Electronic Withdrawals	-40,000.00
Ending Balance	**$96.01**
Annual Percentage Yield Earned This Period	0.00%
Interest Paid Year-to-Date	$0.56

The monthly service fee for this account was waived as an added feature of a linked Chase Platinum Business Checking account.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$96.01**
02/05	Online Transfer From Chk ...9338 Transaction#: 23623696035	**40,000.00**	40,096.01
02/05	02/05 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving/Bnf/Saving Imad: 0205Mmqfmp2K013281 Trn: 3224655036Es	-40,000.00	96.01
	Ending Balance		**$96.01**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

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JPMorgan Chase Bank, N.A. Member FDIC

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

March 01, 2025 through March 31, 2025
Account Number: **000000665820778**

CUSTOMER SERVICE INFORMATION

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

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ROBERT J PERSSON
75 ALLEN ST APT 3A
NEW YORK NY 10002-3068

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

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

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

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

CHECKING SUMMARY

Chase Private Client Checking

	AMOUNT
Beginning Balance	**$96.01**
Deposits and Additions	3,839.67
Electronic Withdrawals	-3,845.16
Ending Balance	**$90.52**
Annual Percentage Yield Earned This Period	0.00%
Interest Paid Year-to-Date	$0.56

The monthly service fee for this account was waived as an added feature of a linked Chase Platinum Business Checking account.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$96.01**
03/19	Remote Online Deposit 1	**139.20**	235.21
03/20	Chase Credit Crd Rwrd Rdm PPD ID: 9873040001	**1,808.84**	2,044.05
03/20	Chase Credit Crd Rwrd Rdm PPD ID: 9873040001	**950.15**	2,994.20
03/20	Chase Credit Crd Rwrd Rdm PPD ID: 9873040001	**941.48**	3,935.68
03/20	American Express ACH Pmt W9584 CCD ID: 2005032111	-3,645.16	290.52
03/21	03/21 Payment To Chase Card Ending IN 7878	-200.00	90.52
	Ending Balance		**$90.52**

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JPMorgan Chase Bank, N.A. Member FDIC

CHASE

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

September 09, 2024 through October 03, 2024
Account Number: **000000665820778**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

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ROBERT J PERSSON
75 ALLEN ST APT 3A
NEW YORK NY 10002-3068

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CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$0.00**
Deposits and Additions	370,417.00
Electronic Withdrawals	-348,000.00
Other Withdrawals	-417.00
Fees	-175.00
Ending Balance	**$21,825.00**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$0.00**
09/09	Online Transfer From Chk ...3618 Transaction#: 22004944459	**180,000.00**	180,000.00
09/09	Online Transfer From Chk ...9866 Transaction#: 22004945606	**170,000.00**	350,000.00
09/10	09/10 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving Imad: 0910Mmqfmp2K030378 Trn: 3609224254Es	-50,000.00	300,000.00
09/10	Online Domestic Wire Fee	-25.00	299,975.00
09/11	09/11 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving Imad: 0911Mmqfmp2N022539 Trn: 3374024255Es	-50,000.00	249,975.00
09/11	Online Domestic Wire Fee	-25.00	249,950.00
09/16	09/16 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving Imad: 0916Mmqfmp2N024740 Trn: 3523214260Es	-50,000.00	199,950.00
09/16	Online Domestic Wire Fee	-25.00	199,925.00
09/17	09/17 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving Imad: 0917Mmqfmp2M012013 Trn: 3219274261Es	-50,000.00	149,925.00
09/17	Online Domestic Wire Fee	-25.00	149,900.00
09/18	09/18 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving Imad: 0918Mmqfmp2L012890 Trn: 3202694262Es	-50,000.00	99,900.00
09/18	Online Domestic Wire Fee	-25.00	99,875.00
09/19	09/19 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving Imad: 0919Mmqfmp2N016044 Trn: 3241044263Es	-50,000.00	49,875.00

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
09/19	Online Domestic Wire Fee	-25.00	49,850.00
09/25	09/25 Online Domestic Wire Transfer Via: Amex Natl Bank/124085066 A/C: Robert J Persson New York NY 10002 US Ref: Saving Imad: 0925Mmqfmp2K012442 Trn: 3207724269Es	-40,000.00	9,850.00
09/25	09/25 Online Transfer To Chk ...9866 Transaction#: 22166210670	-5,000.00	4,850.00
09/25	Online Domestic Wire Fee	-25.00	4,825.00
09/27	Remote Online Deposit 1	**417.00**	5,242.00
10/01	10/01 Payment To Chase Card Ending IN 7878	-3,000.00	2,242.00
10/02	Deposited Item Returned Stop Payment 099013046 # of Items00001Ck#:0077609053 Dep Amt0000041700 Dep Date092724Ck Amt0000041700	-417.00	1,825.00
10/03	Online Transfer From Chk ...7397 Transaction#: 22264684797	**20,000.00**	21,825.00
	Ending Balance		**$21,825.00**

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow^{SM} network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (You did not have an electronic deposit this statement period)

- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
  (Your lowest beginning day balance was $2,242.00)

- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**
  (Your average beginning day balance of qualifying linked deposits and investments was $111,800.41)