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 Lamparello	**FIRST NAME** Patrick		**M.I.** J.	**SUFFIX** Jr.
SSN ***-**-****	**BIRTH DATE** 3/22/1951	**PHONE - TYPE** (201) 725 - 6115 - Mobile		
EMAIL pat.lamparello@gmail.com				

CURRENT ADDRESS				
STREET ADDRESS 11 Walter Street		**CITY** Old Tappan	**STATE** NJ	**ZIP** 07675
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $0.00 / Mo.		

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Vascular surgeon	**EMPLOYER/COMPANY** NYU Grossman School of Medicine		
SUPERVISOR Kerrie Deignan	**SUPERVISOR PHONE** (516) 652 - 6736	**SALARY** $550,000.00/Yr.	**START DATE**
EMPLOYER ADDRESS 530 1st Ave., 11th floor HCC	**CITY** New York	**STATE** NY	**ZIP** 10016
OTHER INCOME DESCRIPTION Investment accounts			**MONTHLY INCOME** $500,000.00/Yr.

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

VEHICLE INFORMATION		
1. MAKE Lexus	**MODEL** RX	**YEAR** 2024
COLOR Blue	**PLATE** SMZ	**STATE** NJ

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: P.L. 633C51AA

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 Patrick J. Lamparello, Jr.*

Signed by Patrick J. Lamparello, Jr.
Sun May 18 2025 02:15:07 PM EDT
Key: 633C51AA; IP Address: 216.120.158.115

Patrick J. Lamparello, Jr. *(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**
Patrick Lamparello	XXXXXXXXXXXX2007	15849093	$21.50

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

Initials: P.L. 633C51AA

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	FIRST NAME	M.I.	SUFFIX
Lamparello	Alexis	J.	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	2/24/1952	(201) 694 - 6449 - Mobile

EMAIL
ajl224@aol.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
11 Walter Street	Old Tappan	NJ	07675

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$0.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

BACKGROUND INFORMATION

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

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

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Initials: A.L. 2F766012

APPLICATION CONSENT

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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.

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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 Alexis J. Lamparello (Occupant)*

Signed by Alexis J. Lamparello
Tue May 20 2025 01:30:54 PM EDT
Key: 2F766012; IP Address: 174.229.69.66

Alexis J. Lamparello *(Applicant)* *Date*

Initials: ________

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 Patrick J. Lamparello, Jr.

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 Patrick J. Lamparello, Jr.: 857

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
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	

Credit Quick Summary	
Total annual income (reported by Applicant)	$1,050,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $10,315.12)
Total number of accounts	28
Accounts with no late payments	28 (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	$177,846.00 ($0.00 past due)
Outstanding revolving debt	$37,290.00 (2% of limit) ($0.00 past due)
Outstanding loan balance	$140,556.00 ($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:	Patrick J. Lamparello, Jr.	PATRI LAMPARELLO PATRICK J. LAMPARELLO, JR.
SSN:	***-**-****	***-**-****
Birth Date:	3/**/1951	3/**/1951

Addresses	From Application	From Equifax
	11 Walter Street Old Tappan, NJ 07675 - US	11 WALTER ST. OLD TAPPAN, NJ 07675 (Applicant) Reported 5/2025 530 1ST AVE. 6F NEW YORK, NY 10016 (Applicant) Reported 1/2019

Employment	From Application	From Equifax
Applicant:	Vascular surgeon NYU Grossman School of Medicine $550,000.00/Yr. Total annual Income: $1,050,000.00	DOCTOR UNIVERSITY VACULAR VASCULAR SURGEON NYU PHYSICIAN

Employment Verifications

From RealPage

Requested For	Employer	Position Held	Annual Salary	Supervisor
Patrick J. Lamparello, Jr. Requested Date 5/20/2025	NYU Grossman School of Medicine **Results** Pending	Vascular surgeon	$550,000.00	Kerrie Deignan (516) 652 - 6736

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Patrick J. Lamparello, Jr.	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
Patrick J. Lamparello, Jr.	5/20/2025	5/20/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Patrick J. Lamparello, Jr.	5/20/2025	5/20/2025

Results
No Records Found

Risk Models

From RealPage

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

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

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	806	Total of all balances on bankcard or revolving accounts is too high You have too many inquiries on your credit report. The balances on your accounts are too high compared to loan amounts

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

Credit Accounts

From Equifax

Account Name
BANK OF AMERICA (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
4/2011	4/2025					$67,927.00

Monthly Payment	High Credit	Type	Comments
$5,811.00	$741,000.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name
TOYOTA FINANCIAL SER (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
6/2024	3/2025					$37,683.00

Monthly Payment	High Credit	Type	Comments
$1,299.00	$50,677.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	12/2004	4/2025					$24,459.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$73,493.00	OPEN ACCOUNT	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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	10/2023	3/2025					$21,256.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,250.00	$45,014.00	INSTALLMENT	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
4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	1/2023	3/2025					$13,690.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,369.00	$53,391.00	INSTALLMENT	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
JPMCB CARD SERVICES (Applicant)	1/1994	3/2025					$6,805.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$97.00	$26,622.00	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
JPMCB CARD SERVICES (Applicant)	10/2007	4/2025					$5,583.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$250.00	$22,930.00	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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
APPLE CARD - GS BANK (Applicant)	8/2019	3/2025					$256.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$5,714.00	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)	10/1991	3/2025					$187.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$34.00	$41,476.00	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
MORTGAGE SERVICE CEN (Applicant)	4/2011	8/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$741,000.00	MORTGAGE	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	4/2002	3/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$65,848.00	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
TOYOTA FINANCIAL SER (Applicant)	8/2019	6/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$54,199.00	INSTALLMENT	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
8/21		6/21		4/21		2/21		12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MORTGAGE SERVICE CEN (Applicant)	9/2006	10/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$53,551.00	OVERDRAFT/RESERVE	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	9/2006	4/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$53,551.00	OVERDRAFT/RESERVE	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
6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	1/2013	9/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$49,386.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	7/2017	7/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$43,410.00	INSTALLMENT	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
8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18		2/18		12/17		10/17	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	7/2021	5/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$40,818.00	INSTALLMENT	LEASE - FULL TERMINATION 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
7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	10/2015	6/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$39,015.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	7/2011	1/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$32,875.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	12/1991	2/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$30,835.00	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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	11/2020	11/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$30,827.00	INSTALLMENT	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
1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21		3/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	8/2018	11/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$30,204.00	INSTALLMENT	LEASE - EARLY TERMINATION 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
1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	1/2016	8/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$0.00	$26,839.00	INSTALLMENT	LEASE - EARLY TERMINATION Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	2/2023	2/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,689.00	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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	2/2013	2/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,120.00	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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WEBBANK/DFS (Applicant)	3/2011	3/2011					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,933.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	12/1987	8/2007					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$150.00	OVERDRAFT/RESERVE	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	5/1996						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	OVERDRAFT/RESERVE	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	

Previous Credit Inquiries	
From Equifax	
10/2023	PRESTIGE LEXUS OF RA (Applicant)

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Alexis J. Lamparello (Occupant)

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

Score for Alexis J. Lamparello (Occupant): 841

		Importance	Result
AI Score		Pass/Fail	👍
No Credit		Pass/Conditional	👍
No unpaid rental collections		Pass/Fail	👍
Criminal and Other Public Records: Felony Convictions		Pass/Fail	👍
Total Considered Felony Convictions	None	Pass/Fail	👍
Alcohol	None ever	Pass/Fail	👍
Bad Check	None ever	Pass/Fail	👍
Criminal Other	None ever	Pass/Fail	👍
Drug Manufacture Distribution	None ever	Pass/Fail	👍
Drug Marijuana Use	None ever	Pass/Fail	👍
Drug Meth Manufacture	None ever	Pass/Fail	👍
Drug Use	None ever	Pass/Fail	👍
Fraud	None ever	Pass/Fail	👍
Government Obstruction	None ever	Pass/Fail	👍
Kidnapping	None ever	Pass/Fail	👍
Property Destruction	None ever	Pass/Fail	👍

Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
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	

Credit Quick Summary	
Total annual income (reported by Applicant)	$0.00
Total **verified** combined annual income to rent ratio	Pending (based on rent of $12,378.14)
Total number of accounts	14
Accounts with no late payments	14 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$109,642.00 ($0.00 past due)
Outstanding revolving debt	$41,715.00 (2% of limit) ($0.00 past due)
Outstanding loan balance	$67,927.00 ($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:	Alexis J. Lamparello (Occupant)	ALEXIS J. LAMPARELLO
SSN:	***-**-****	***-**-****
Birth Date:	2/**/1952	2/**/1952

Addresses	From Application	From Equifax
	11 Walter Street Old Tappan, NJ 07675 - US	11 WALTER ST. OLD TAPPAN, NJ 07675 (Applicant) Reported 5/2025

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

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Alexis J. Lamparello (Occupant)	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
Alexis J. Lamparello (Occupant)	5/20/2025	5/20/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Alexis J. Lamparello	5/20/2025	5/20/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	841	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)	791	Total of all balances on bankcard or revolving accounts is too high Balances on bankcard or revolving accounts too high compared to credit limits The balances on your accounts are too high compared to loan amounts Too many of your open bankcard or revolving accounts have a balance
	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)	4/2011	4/2025					$67,927.00

Monthly Payment	High Credit	Type	Comments
$5,811.00	$741,000.00	MORTGAGE	FIXED RATE 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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	12/2004	4/2025					$24,459.00

Monthly Payment	High Credit	Type	Comments
	$73,493.00	OPEN ACCOUNT	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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	1/1994	3/2025					$6,805.00

Monthly Payment	High Credit	Type	Comments
$97.00	$26,622.00	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
JPMCB CARD SERVICES (Applicant)	10/2007	4/2025					$5,583.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$250.00	$22,930.00	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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	4/1998	3/2025					$3,247.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$118.00	$5,000.00	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)	4/1998	4/2025					$1,328.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$12,368.00	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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	10/1991	3/2025					$187.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$34.00	$41,476.00	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
BLOOMINGDALES (Applicant)	1/1986	4/2025					$106.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$29.00	$5,911.00	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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MORTGAGE SERVICE CEN (Applicant)	4/2011	8/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$741,000.00	MORTGAGE	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MORTGAGE SERVICE CEN (Applicant)	9/2006	10/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$53,551.00	OVERDRAFT/RESERVE	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	9/2006	4/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$53,551.00	OVERDRAFT/RESERVE	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
6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	12/1991	2/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$30,835.00	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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	12/1987	8/2007					$0.00

Monthly Payment	High Credit	Type	Comments
	$150.00	OVERDRAFT/RESERVE	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	5/1996						$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	OVERDRAFT/RESERVE	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.

GLOBAL ENTRY

PATRICK JOHN LAMPARELLO 22 MAR 1951 7

Surname/Nom de famille/Apellido
LAMPARELLO

Given Name/Prénom/Nombre
PATRICK JOHN

Gender/Genre/Género
M

Citizen/Citoyenneté/Ciudadanía
USA

Date of Birth/Date de naissance/Fecha de nacimiento
22 MAR 1951

Expiration Date/Date d'expiration/Expira el
22 MAR 2028

Issuing Country/Pays d'émission/País de emisión
USA

United States Government

JAN2029

Agency/Department

Department of Veterans Affairs

Expi

2029JAN10

LAMPARELLO, PATRICK J.

G

USACCESS

PIV-I

Form 1040 (2024) PATRICK J. & ALEXIS J. LAMPARELLO 144-44-2940 STMT 4 Page 2

Tax and Credits

16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	219,833.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	219,833.
19	Child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	
21	Add lines 19 and 20			21	
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	219,833.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	20,160.
24	Add lines 22 and 23. This is your **total tax**			24	239,993.

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2 SEE STATEMENT 5	25a	110,953.		
b	Form(s) 1099	25b			
c	Other forms (see instructions) SEE STATEMENT 7	25c	3,296.		
d	Add lines 25a through 25c			25d	114,249.
26	2024 estimated tax payments and amount applied from 2023 return STATEMENT 6			26	40,000.
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	154,249.

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	88,853.
38	Estimated tax penalty (see instructions)	38	3,109.		

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 BARRY MOSKOWITZ Phone no. 212-564-5330 Personal identification number (PIN) 25536

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.)
		SURGEON	
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.)
		HOME MAKER	
Phone no.	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:
BARRY MOSKOWITZ	BARRY MOSKOWITZ	04/09/25	P00396585	☐ Self-employed

Firm's name ALLEN C. SCHNEIDER & CO. LLP — Phone no. 212-564-5330

Firm's address 350 FIFTH AVE. SUITE 3140 NEW YORK, NY 10118-4099 — Firm's EIN 13-5672732

Go to www.irs.gov/Form1040 for instructions and the latest information.

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
PATRICK J.	LAMPARELLO	144 44 2940
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
ALEXIS J.	LAMPARELLO	156 46 9323
Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.	Presidential Election Campaign
11 WALTER STREET		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	
OLD TAPPAN	NJ 07675	
Foreign country name / Foreign province/state/county	Foreign postal code	☒ You ☒ Spouse

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

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

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

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

Dependents (see instructions): If more than four dependents, see instr. 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) STMT 1			1a	512,709.
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	512,709.
2a	Tax-exempt interest	2a		b Taxable interest 2b	333.
3a	Qualified dividends	3a	48,787.	b Ordinary dividends 3b	50,260.
4a	IRA distributions	4a		b Taxable amount 4b	
5a	Pensions and annuities	5a		b Taxable amount 5b	
6a	Social security benefits	6a	67,156.	b Taxable amount 6b	57,083.
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	415,039.
8	Additional income from Schedule 1, line 10			8	0.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	1,035,424.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	1,035,424.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	32,791.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	43.
14	Add lines 12 and 13			14	32,834.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	1,002,590.

Attach Sch. B if required.

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.

NYU Grossman School of Medicine
550 First Avenue, New York, NY 10016
(212) 404-4200

Pay Group:	610-SOM Monthly	Business Unit:	SOMBU
Pay Begin Date:	02/01/2025	Advice #:	000000003676061
Pay End Date:	02/28/2025	Advice Date:	03/03/2025

Patrick J Lamparello
11 Walter St
Old Tappan, NJ 07675

Employee ID: 1013246
Department: S969-Surgery-Vascular Division
Hourly Shift Rate:
Job Title: Assoc Professor (Clinical)
Annual Base: $554,269.47 Annual

TAX DATA:	Federal	NY State
Marital Status:	Married	Married
Allowances:	N/A	0
Addl. Pct:	N/A	0.000
Addl. Amt:	0.00	0.00

HOURS AND EARNINGS

Description	Rate	Current Hours	Current Earnings	YTD Hours	YTD Earnings
Regular Pay			25,260.83	248.84	75,782.49
Clinical Fixed Pay - CHY			20,928.29	206.16	62,784.87
Employer LTD Subsidy			116.00		348.00
On Call Amounts			0.00		1,250.00
Total:		0.00	46,305.12	455.00	140,165.36

TAXES

Description	Current	YTD
Fed Withholdng	8,673.50	26,420.50
Fed MED/EE	668.35	2,023.16
Fed OASDI/EE	2,857.74	8,650.74
NJ Withholdng	39.69	150.95
NY Withholdng	3,019.38	9,150.01
Total	15,258.66	46,395.36

BEFORE-TAX DEDUCTIONS

Description	Current	YTD
UnitedHealthcare Plus	568.62	1,705.86
Metlife Dental PPO Plus	79.42	238.26
Anthem Vision	10.19	30.57
Prescription Enhanced	57.85	173.55
403(b) Supplemental	2,583.33	7,749.99
Plan 457(B)	1,958.33	5,874.99
Total:	5,257.74	15,773.22

AFTER-TAX DEDUCTIONS

Description	Current	YTD
Supplemental Life SOM	373.42	1,120.26
AD&D Coverage	15.10	45.30
Spouse/DP Life	23.25	69.75
Supplemental LTD	600.83	1,802.49
Total:	1,012.60	3,037.80

EMPLOYER PAID BENEFITS

Description	Current	YTD
Core Life Insurance**	503.67	1,511.01
403(b) Retirement Plan	2,526.08	5,052.16

** Taxable

	TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current:	46,305.12	41,551.05	15,258.66	6,270.34	24,776.12
YTD:	140,165.36	125,903.15	46,395.36	18,811.02	74,958.98

Year Accruals	Beginning Balance	Hours Earned Year to Date	Hrs Used This Pay Period	Hours Used Year to Date	Hours Avail Year to Date

NET DISTRIBUTION	
Advice #000000003676061	24,776.1
Total:	24,776.1

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

DIRECT DEPOSIT DISTRIBUTION	
Account Type	Deposit Amount
Checking	$24,776.12
Total:	$24,776.12

NYU Grossman School of Medicine
550 First Avenue, New York, NY 10016
(212) 404-4200

Pay Group:	610-SOM Monthly	Business Unit:	SOMBU
Pay Begin Date:	03/01/2025	Advice #:	000000003709585
Pay End Date:	03/31/2025	Advice Date:	04/01/2025

Patrick J Lamparello
11 Walter St
Old Tappan, NJ 07675

Employee ID: 1013246
Department: S969-Surgery-Vascular Division
Hourly Shift Rate:
Job Title: Assoc Professor (Clinical)
Annual Base: $554,269.47 Annual

TAX DATA:	Federal	NY State
Marital Status:	Married	Married
Allowances:	N/A	0
Addl. Pct:	N/A	0.000
Addl. Amt:	0.00	0.00

HOURS AND EARNINGS

Description	Rate	Current Hours	Current Earnings	YTD Hours	YTD Earnings
Regular Pay			25,260.83	329.23	101,043.32
Clinical Fixed Pay - CHY			20,928.29	272.77	83,713.16
Employer LTD Subsidy			116.00		464.00
On Call Amounts			1,250.00		2,500.00
Total:		0.00	47,555.12	602.00	187,720.48

TAXES

Description	Current	YTD
Fed Withholdng	9,073.50	35,494.00
Fed MED/EE	686.47	2,709.63
Fed OASDI/EE	2,267.46	10,918.20
NJ Withholdng	71.57	222.52
NY Withholdng	3,111.25	12,261.26
Total	15,210.25	61,605.61

BEFORE-TAX DEDUCTIONS

Description	Current	YTD
UnitedHealthcare Plus	568.62	2,274.48
Metlife Dental PPO Plus	79.42	317.68
Anthem Vision	10.19	40.76
Prescription Enhanced	57.85	231.40
403(b) Supplemental	2,583.33	10,333.32
Plan 457(B)	1,958.33	7,833.32
Total:	5,257.74	21,030.96

AFTER-TAX DEDUCTIONS

Description	Current	YTD
Supplemental Life SOM	373.42	1,493.68
AD&D Coverage	15.10	60.40
Spouse/DP Life	23.25	93.00
Supplemental LTD	600.83	2,403.32
Total:	1,012.60	4,050.40

EMPLOYER PAID BENEFITS

Description	Current	YTD
Core Life Insurance**	503.67	2,014.68
403(b) Retirement Plan	2,526.08	7,578.24

** Taxable

	TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current:	47,555.12	42,801.05	15,210.25	6,270.34	26,074.53
YTD:	187,720.48	168,704.20	61,605.61	25,081.36	101,033.51

Year Accruals	Beginning Balance	Hours Earned Year to Date	Hrs Used This Pay Period	Hours Used Year to Date	Hours Avail Year to Date

NET DISTRIBUTION	
Advice #000000003709585	26,074.5
Total:	26,074.5

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

DIRECT DEPOSIT DISTRIBUTION	
Account Type	Deposit Amount
Checking	$26,074.53
Total:	$26,074.53

NYU Grossman School of Medicine
550 First Avenue, New York, NY 10016
(212) 404-4200

Pay Group:	610-SOM Monthly	Business Unit:	SOMBU
Pay Begin Date:	04/01/2025	Advice #:	000000003733832
Pay End Date:	04/30/2025	Advice Date:	05/01/2025

Patrick J Lamparello
11 Walter St
Old Tappan, NJ 07675

Employee ID: 1013246
Department: S969-Surgery-Vascular Division
Hourly Shift Rate:
Job Title: Assoc Professor (Clinical)
Annual Base: $554,269.47 Annual

TAX DATA:	Federal	NY State
Marital Status:	Married	Married
Allowances:	N/A	0
Addl. Pct:	N/A	0.000
Addl. Amt:	0.00	0.00

HOURS AND EARNINGS

Description	Rate	Current Hours	Current Earnings	YTD Hours	YTD Earnings
Regular Pay			25,260.83	413.45	126,304.15
Clinical Fixed Pay - CHY			20,928.29	342.55	104,641.45
Employer LTD Subsidy			116.00		580.00
On Call Amounts			0.00		2,500.00
Total:		0.00	46,305.12	756.00	234,025.60

TAXES

Description	Current	YTD
Fed Withholdng	8,673.50	44,167.50
Fed MED/EE	668.34	3,377.97
Fed OASDI/EE	0.00	10,918.20
Fed Addl Med	296.67	296.67
NJ Withholdng	39.70	262.22
NY Withholdng	3,019.37	15,280.63
Total	12,697.58	74,303.19

BEFORE-TAX DEDUCTIONS

Description	Current	YTD
UnitedHealthcare Plus	568.62	2,843.10
Metlife Dental PPO Plus	79.42	397.10
Anthem Vision	10.19	50.95
Prescription Enhanced	57.85	289.25
403(b) Supplemental	2,583.34	12,916.66
Plan 457(B)	1,958.34	9,791.66
Total:	5,257.76	26,288.72

AFTER-TAX DEDUCTIONS

Description	Current	YTD
Supplemental Life SOM	420.07	1,913.75
AD&D Coverage	16.47	76.87
Spouse/DP Life	23.25	116.25
Supplemental LTD	600.83	3,004.15
Total:	1,060.62	5,111.02

EMPLOYER PAID BENEFITS

Description	Current	YTD
Core Life Insurance**	503.67	2,518.35
403(b) Retirement Plan	2,526.09	10,104.33

** Taxable

	TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current:	46,305.12	41,551.03	12,697.58	6,318.38	27,289.16
YTD:	234,025.60	210,255.23	74,303.19	31,399.74	128,322.67

Year Accruals	Beginning Balance	Hours Earned Year to Date	Hrs Used This Pay Period	Hours Used Year to Date	Hours Avail Year to Date

NET DISTRIBUTION	
Advice #000000003733832	27,289.16
Total:	27,289.16

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

DIRECT DEPOSIT DISTRIBUTION	
Account Type	Deposit Amount
Checking	$27,289.16
Total:	$27,289.16

CHASE

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

April 01, 2025 through April 30, 2025
Primary Account: **000131060311965**

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	

00056722 DRI 802 210 12125 NNNNNNNNNNN P 1 000000000 69 0000
PATRICK J LAMPARELLO
OR ALEXIS J LAMPARELLO
11 WALTER ST
OLD TAPPAN NJ 07675-7113

00567220401000000024

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^{SM} are not available for Chase High School Checking^{SM}, Chase Secure Checking^{SM} and Chase First Checking^{SM}.
- Overdraft Protection is not available for Chase Secure Checking^{SM} and Chase First Checking^{SM}.

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

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Premier Plus Checking	000131060311965	$10,099.64	$123,006.31
Chase Premier Savings	000131060311966	14,622.30	14,622.54
Total		**$24,721.94**	**$137,628.85**

TOTAL ASSETS	**$24,721.94**	**$137,628.85**

CHASE

April 01, 2025 through April 30, 2025
Primary Account: **000131060311965**

CHASE PREMIER PLUS CHECKING

PATRICK J LAMPARELLO
OR ALEXIS J LAMPARELLO

Account Number: 000131060311965

CHECKING SUMMARY

	AMOUNT
Beginning Balance	**$10,099.64**
Deposits and Additions	230,640.77
Checks Paid	-4,484.94
ATM & Debit Card Withdrawals	-1,400.00
Electronic Withdrawals	-111,834.16
Fees	-15.00
Ending Balance	**$123,006.31**

Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.38
Interest Paid Year-to-Date	$0.84

Your account ending in 1966 is linked to this account for overdraft protection.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
04/01	Nyu Grossman Sch Dir Dep PPD ID: 1135562309	$26,074.53
04/07	SSA Treas 310 Xxsoc Sec PPD ID: 9101036669	102.00
04/07	SSA Treas 310 Xxsoc Sec PPD ID: 9101036669	48.00
04/08	Fedwire Credit Via: The Bank of New York Mellon/021000018 B/O: Alexis Lamparello 11 Walter St Old Tappan NJ 07675-7113 Ref: Chase Nyc/Ctr/Bnf=Patrick J Lamparello OR Alexis J Old Tappan NJ 07675 -7113 US/Ac-000001310603 Rfb=O/B Bk of Nyc Bbi=/Chgs/USD0,00/Ocmt/USD8 8520,86/Bnf/Alexis Lamparello - 11 Walte Imad: 0408B1Q8154C005585 Trn: 0683061098Ff	88,520.86
04/09	Deposit	10,000.00
04/10	Nyu Grossman Som Payment 002220018407 CTX ID: 3135562308	155.00
04/23	SSA Treas 310 Xxsoc Sec PPD ID: 9031036360	3,908.00
04/23	SSA Treas 310 Xxsoc Sec PPD ID: 9031036360	1,832.00
04/30	Deposit 1273861584	100,000.00
04/30	Interest Payment	0.38
Total Deposits and Additions		**$230,640.77**

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
4017 ^		04/03	$102.23
4019 * ^		04/08	1,235.21
4020 ^		04/08	1,272.50
4021 ^		04/09	50.00
4022 ^		04/09	50.00
4023 ^		04/15	850.00

CHECKS PAID (continued)

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
4024 ^		04/14	550.00
4025 ^		04/22	375.00
Total Checks Paid			**$4,484.94**

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
04/09	ATM Withdrawal 04/09 271A Livingston St Northvale NJ Card 8195	$500.00
04/28	ATM Withdrawal 04/26 36 E Midland Ave Paramus NJ Card 2431	300.00
04/30	ATM Withdrawal 04/30 271A Livingston St Northvale NJ Card 8195	600.00
Total ATM & Debit Card Withdrawals		**$1,400.00**

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
04/01	Paul Revere Life Ins. Paymt PPD ID: 1041768571	$384.98
04/02	Toyota ACH Lease 04012025 Rh72Aoklqyavywg Web ID: 3953775816	1,299.42
04/02	ADT Security Ser Adtpapach PPD ID: 8881323080	168.99
04/02	04/02 Online Payment 24274317803 To Bank of America, N.A.	5,811.65
04/03	Zelle Payment To David Schwieder Jpm99B3L1Hir	700.00
04/08	Toyota ACH Lease 04062025 Floawpio5Obiv7O Web ID: 3953775816	1,369.00
04/08	Toyota ACH Lease 04062025 26Ijrblwzxlfc1X Web ID: 3953775816	1,250.41
04/08	04/08 Online Payment 24343276587 To Poland Springs	43.77
04/08	04/08 Online Payment 24344035060 To Verizon	292.04
04/08	04/08 Online Payment 24344523133 To Veolia Water New Jersey	48.74
04/09	04/09 Online Realtime Transfer To Hilton Head Island 5234 Transaction#: 24352661272 Reference#: 9352661272Rx	1,000.00
04/09	Zelle Payment To Krista Dunton Jpm99B4Aet4P	150.00
04/10	American Express ACH Pmt W4438 Web ID: 2005032111	2,000.00
04/15	Irs Usataxpymt PPD ID: 3387702000	88,853.00
04/15	Dvcmc Assoc Mgr. ACH/Dues PPD ID: 1593039581	268.50
04/17	Merrill Lynch Funds Trfr PPD ID: 1066026814	1,000.00
04/23	04/23 Payment To Chase Card Ending IN 8199	872.84
04/23	04/23 Online Payment 24511593733 To The Ridgewood Country Club Paramus NJ	5,170.82
04/24	Citi Card Online Payment 421678313533359 Web ID: Citictp	500.00
04/24	Zelle Payment To Krista Dunton Jpm99B5Zif5Z	150.00
04/29	Citi Card Online Payment 431682771442333 Web ID: Citictp	500.00
Total Electronic Withdrawals		**$111,834.16**

FEES

DATE	DESCRIPTION	AMOUNT
04/08	Domestic Incoming Wire Fee	$15.00
Total Fees		**$15.00**

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

- **Have an average qualifying deposit and investment balance of $15,000.00 or more**
- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.** (You do not have a qualifying Chase mortgage)

CHASE PREMIER SAVINGS

PATRICK J LAMPARELLO
OR ALEXIS J LAMPARELLO

Account Number: 000131060311966

SAVINGS SUMMARY

	AMOUNT
Beginning Balance	**$14,622.30**
Deposits and Additions	0.24
Ending Balance	**$14,622.54**
Annual Percentage Yield Earned This Period	0.02%
Interest Paid This Period	$0.24
Interest Paid Year-to-Date	$1.00

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

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$14,622.30**
04/30	Interest Payment	**0.24**	14,622.54
	Ending Balance		**$14,622.54**

You earned a higher interest rate on your Chase Premier Savings account during this statement period because you had a qualifying Chase Premier Plus Checking account.

10567220403000000064

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 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.

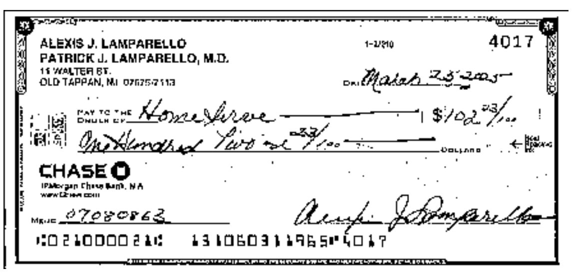
IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your Deposit Account Agreement or other applicable agreements that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

JPMorgan Chase Bank, N.A. Member FDIC

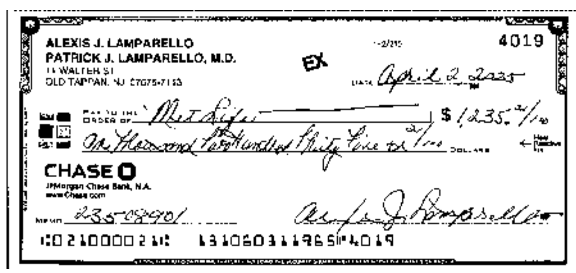
IMAGES

ACCOUNT # 000131060311965

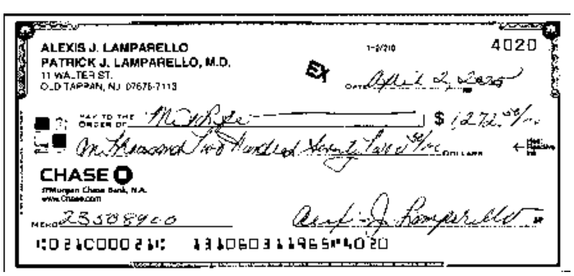
See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.



009290444273 APR 03 #0000004017 $102.23



007580173689 APR 08 #0000004019 $1,235.21



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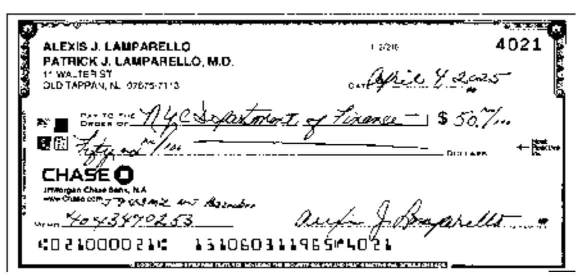
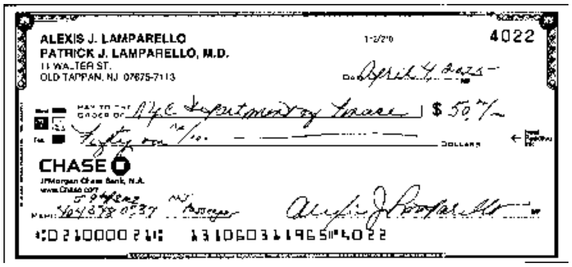


009890837747 APR 09 #0000004021 $50.00

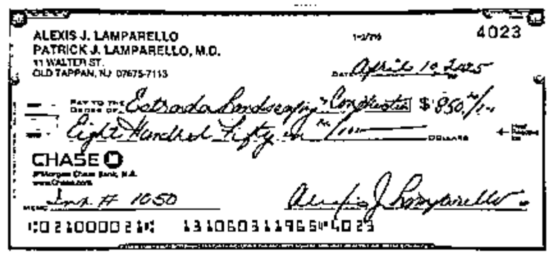
IMAGES *(continued)*

ACCOUNT # 000131060311965

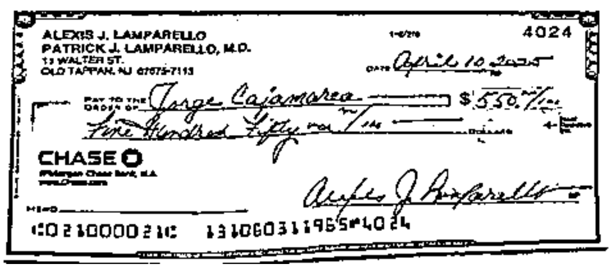
See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.


ALEXIS J. LAMPARELLO
PATRICK J. LAMPARELLO, M.D.
11 WALTER ST.
OLD TAPPAN, NJ 07675-7113
4022
April 4 2025
$ 50 %/00
Fifty and 00/100 DOLLARS
CHASE
JPMorgan Chase Bank, N.A.
www.Chase.com
⑆021000021⑆ 131060311965⑈4022

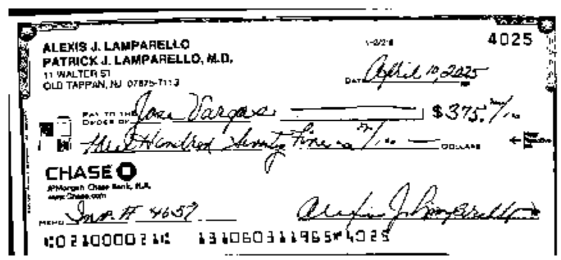
009890837746 APR 09 #0000004022 $50.00


ALEXIS J. LAMPARELLO
PATRICK J. LAMPARELLO, M.D.
11 WALTER ST.
OLD TAPPAN, NJ 07675-7113
4023
April 10 2025
PAY TO THE ORDER OF Estrada Landscaping Construction $ 850 %/00
Eight Hundred Fifty and 00/100 DOLLARS
CHASE
JPMorgan Chase Bank, N.A.
www.Chase.com
MEMO Inv. # 1050
⑆021000021⑆ 131060311965⑈4023

002470197045 APR 15 #0000004023 $850.00


ALEXIS J. LAMPARELLO
PATRICK J. LAMPARELLO, M.D.
11 WALTER ST.
OLD TAPPAN, NJ 07675-7113
4024
April 10 2025
PAY TO THE ORDER OF Jorge Cajamarca $ 550 %/00
Five Hundred Fifty and 00/100 DOLLARS
CHASE
JPMorgan Chase Bank, N.A.
www.Chase.com
⑆021000021⑆ 131060311965⑈4024

004070303232 APR 14 #0000004024 $550.00


ALEXIS J. LAMPARELLO
PATRICK J. LAMPARELLO, M.D.
11 WALTER ST.
OLD TAPPAN, NJ 07675-7113
4025
April 10 2025
PAY TO THE ORDER OF Jose Vargas $ 375 %/00
Three Hundred Seventy Five and 00/100 DOLLARS
CHASE
JPMorgan Chase Bank, N.A.
www.Chase.com
MEMO Inv. # 4657
⑆021000021⑆ 131060311965⑈4025

006480022383 APR 22 #0000004025 $375.00

10567220404000000064

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

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

April 01, 2025 through April 30, 2025
Primary Account: **000131060311965**

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

00056722 DRI 802 210 12125 NNNNNNNNNNN P 1 000000000 69 0000

PATRICK J LAMPARELLO
OR ALEXIS J LAMPARELLO
11 WALTER ST
OLD TAPPAN NJ 07675-7113

00567220401000000024

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ASSETS

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Total		**$24,721.94**	**$137,628.85**

TOTAL ASSETS	**$24,721.94**	**$137,628.85**

CHASE

April 01, 2025 through April 30, 2025
Primary Account: **000131060311965**

CHASE PREMIER PLUS CHECKING

PATRICK J LAMPARELLO
OR ALEXIS J LAMPARELLO

Account Number: 000131060311965

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04/09	Deposit	10,000.00
04/10	Nyu Grossman Som Payment 002220018407 CTX ID: 3135562308	155.00
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CHECKS PAID (continued)

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Total Checks Paid			**$4,484.94**

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04/30	ATM Withdrawal 04/30 271A Livingston St Northvale NJ Card 8195	600.00
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04/08	Toyota ACH Lease 04062025 Floawpio5Obiv7O Web ID: 3953775816	1,369.00
04/08	Toyota ACH Lease 04062025 26ljrblwzxlfc1X Web ID: 3953775816	1,250.41
04/08	04/08 Online Payment 24343276587 To Poland Springs	43.77
04/08	04/08 Online Payment 24344035060 To Verizon	292.04
04/08	04/08 Online Payment 24344523133 To Veolia Water New Jersey	48.74
04/09	04/09 Online Realtime Transfer To Hilton Head Island 5234 Transaction#: 24352661272 Reference#: 9352661272Rx	1,000.00
04/09	Zelle Payment To Krista Dunton Jpm99B4Aet4P	150.00
04/10	American Express ACH Pmt W4438 Web ID: 2005032111	2,000.00
04/15	Irs Usataxpymt PPD ID: 3387702000	88,853.00
04/15	Dvcmc Assoc Mgr. ACH/Dues PPD ID: 1593039581	268.50
04/17	Merrill Lynch Funds Trfr PPD ID: 1066026814	1,000.00
04/23	04/23 Payment To Chase Card Ending IN 8199	872.84
04/23	04/23 Online Payment 24511593733 To The Ridgewood Country Club Paramus NJ	5,170.82
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04/24	Zelle Payment To Krista Dunton Jpm99B5Zif5Z	150.00
04/29	Citi Card Online Payment 431682771442333 Web ID: Citictp	500.00
Total Electronic Withdrawals		**$111,834.16**

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DATE	DESCRIPTION	AMOUNT
04/08	Domestic Incoming Wire Fee	$15.00
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CHASE PREMIER SAVINGS

PATRICK J LAMPARELLO
OR ALEXIS J LAMPARELLO

Account Number: 000131060311966

SAVINGS SUMMARY

	AMOUNT
Beginning Balance	**$14,622.30**
Deposits and Additions	0.24
Ending Balance	**$14,622.54**
Annual Percentage Yield Earned This Period	0.02%
Interest Paid This Period	$0.24
Interest Paid Year-to-Date	$1.00

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

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$14,622.30**
04/30	Interest Payment	**0.24**	14,622.54
	Ending Balance		**$14,622.54**

You earned a higher interest rate on your Chase Premier Savings account during this statement period because you had a qualifying Chase Premier Plus Checking account.

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 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.

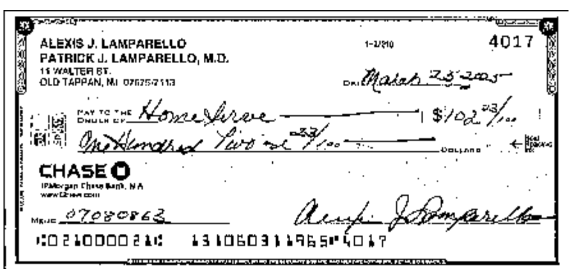
JPMorgan Chase Bank, N.A. Member FDIC

10567220403000000064

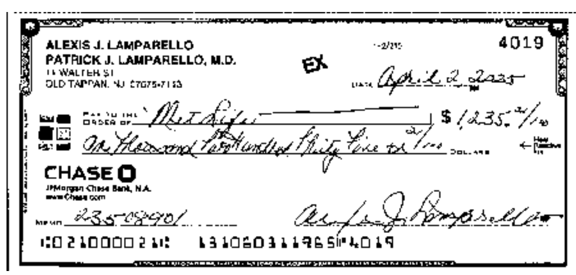
IMAGES

ACCOUNT # 000131060311965

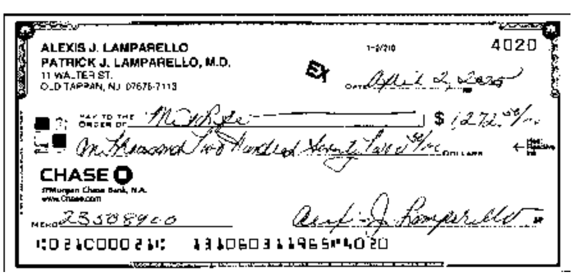
See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.



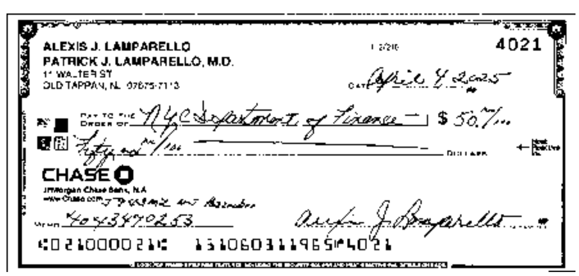
009290444273 APR 03 #0000004017 $102.23



007580173689 APR 08 #0000004019 $1,235.21



007580173690 APR 08 #0000004020 $1,272.50



009890837747 APR 09 #0000004021 $50.00

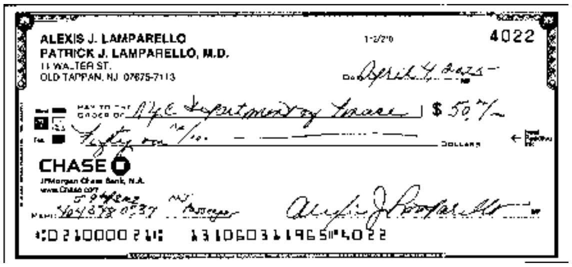
CHASE

April 01, 2025 through April 30, 2025
Primary Account: **000131060311965**

IMAGES *(continued)*

ACCOUNT # 000131060311965

See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.



ALEXIS J. LAMPARELLO
PATRICK J. LAMPARELLO, M.D.
11 WALTER ST.
OLD TAPPAN, NJ 07675-7113

4022

DATE April 4 2025

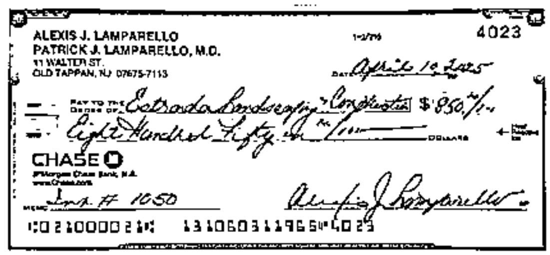
PAY TO THE ORDER OF NYC Department of Finance $ 50 $^{00}/_{100}$

Fifty and $^{00}/_{100}$ DOLLARS

CHASE
JPMorgan Chase Bank, N.A.
www.Chase.com

⑆021000021⑆ 131060311965⑈4022

009890837746 APR 09 #0000004022 $50.00



ALEXIS J. LAMPARELLO
PATRICK J. LAMPARELLO, M.D.
11 WALTER ST.
OLD TAPPAN, NJ 07675-7113

4023

DATE April 10 2025

PAY TO THE ORDER OF Estrada Landscaping Construction $ 850 $^{00}/_{100}$

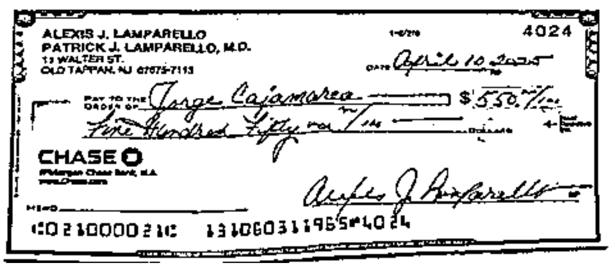
Eight Hundred Fifty and $^{00}/_{100}$ DOLLARS

CHASE
JPMorgan Chase Bank, N.A.
www.Chase.com

MEMO Inv. # 1050

⑆021000021⑆ 131060311965⑈4023

002470197045 APR 15 #0000004023 $850.00



ALEXIS J. LAMPARELLO
PATRICK J. LAMPARELLO, M.D.
11 WALTER ST.
OLD TAPPAN, NJ 07675-7113

4024

DATE April 10 2025

PAY TO THE ORDER OF Jorge Cajamarca $ 550 $^{00}/_{100}$

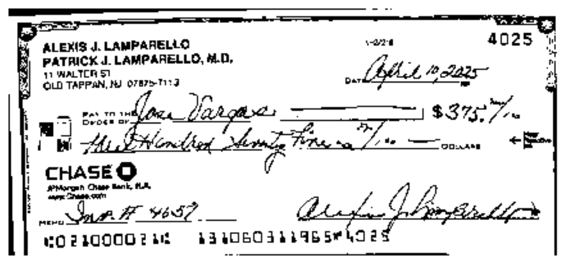
Five Hundred Fifty and $^{00}/_{100}$ DOLLARS

CHASE
JPMorgan Chase Bank, N.A.
www.Chase.com

MEMO

⑆021000021⑆ 131060311965⑈4024

004070303232 APR 14 #0000004024 $550.00



ALEXIS J. LAMPARELLO
PATRICK J. LAMPARELLO, M.D.
11 WALTER ST.
OLD TAPPAN, NJ 07675-7113

4025

DATE April 10 2025

PAY TO THE ORDER OF Jose Vargas $ 375 $^{00}/_{100}$

Three Hundred Seventy Five and $^{00}/_{100}$ DOLLARS

CHASE
JPMorgan Chase Bank, N.A.
www.Chase.com

MEMO Inv. # 4657

⑆021000021⑆ 131060311965⑈4025

006480022383 APR 22 #0000004025 $375.00

10567220404000000064

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

March 01, 2025 through March 31, 2025
Primary Account: **000131060311965**

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	

00055208 DRI 802 210 09125 NNNNNNNNNNN P 1 000000000 69 0000
PATRICK J LAMPARELLO
OR ALEXIS J LAMPARELLO
11 WALTER ST
OLD TAPPAN NJ 07675-7113

00552080301000000023

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.

We're increasing the rush fee for replacement debit and ATM cards

Starting June 22, 2025, a $15 fee will apply if you request express shipping of a replacement Chase debit or ATM card. Please know that you can still receive a replacement card at no cost through our regular mailing process.

Access your replacement debit card sooner by adding it to your digital wallet

- If your debit card is already in your digital wallet, you'll typically be able to use your replacement debit card once it's issued.
- If you haven't added your debit card to your digital wallet yet, we highly recommend doing so. You can add your debit card to your digital wallet in the Chase Mobile® app[1]. For more information, visit **chase.com/digital-payments**.

Special Note: If you have a Chase Private Client Checking℠, Chase Sapphire℠ Checking or Chase Private Client Savings℠ account, the rush shipping fee will not apply.

If you have any questions, please don't hesitate to call the number on this statement. We're here to help.

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

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Premier Plus Checking	000131060311965	$12,367.82	$10,099.64
Chase Premier Savings	000131060311966	15,622.04	14,622.30
Total		**$27,989.86**	**$24,721.94**
TOTAL ASSETS		**$27,989.86**	**$24,721.94**

CHASE

CHASE PREMIER PLUS CHECKING

PATRICK J LAMPARELLO
OR ALEXIS J LAMPARELLO

Account Number: 000131060311965

CHECKING SUMMARY

	AMOUNT
Beginning Balance	**$12,367.82**
Deposits and Additions	41,918.75
Checks Paid	-6,316.48
ATM & Debit Card Withdrawals	-2,000.00
Electronic Withdrawals	-35,870.45
Ending Balance	**$10,099.64**

Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.08
Interest Paid Year-to-Date	$0.46

Your account ending in 1966 is linked to this account for overdraft protection.

Interest paid in 2024 for account 000131060311965 was $2.64.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
03/03	Nyu Grossman Sch Dir Dep PPD ID: 1135562309	$24,776.12
03/19	Deposit	402.55
03/21	Online Transfer From Sav ...1966 Transaction#: 24129521019	1,000.00
03/24	Deposit	10,000.00
03/26	SSA Treas 310 Xxsoc Sec PPD ID: 9031036360	3,908.00
03/26	SSA Treas 310 Xxsoc Sec PPD ID: 9031036360	1,832.00
03/31	Interest Payment	0.08
Total Deposits and Additions		**$41,918.75**

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
4013 ^		03/14	$5,000.00
4014 ^		03/10	374.48
4015 ^		03/18	282.00
4016 ^		03/19	20.00
4018 * ^		03/31	640.00
Total Checks Paid			**$6,316.48**

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.

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ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION		AMOUNT
03/03	ATM Withdrawal	03/01 271A Livingston St Northvale NJ Card 8195	$500.00
03/05	ATM Withdrawal	03/05 271A Livingston St Northvale NJ Card 8195	300.00
03/19	ATM Withdrawal	03/19 271A Livingston St Northvale NJ Card 8195	300.00
03/25	ATM Withdrawal	03/25 271A Livingston St Northvale NJ Card 8195	400.00
03/26	ATM Withdrawal	03/26 17 Vervalen St Closter NJ Card 8195	500.00
Total ATM & Debit Card Withdrawals			**$2,000.00**

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
03/03	Paul Revere Life Ins. Paymt PPD ID: 1041768571	$384.98
03/03	03/02 Online Realtime Transfer To Hilton Head Island 5234 Transaction#: 23916216460 Reference#: 9916216460Rx	2,000.00
03/03	03/02 Online Payment 23916244374 To Bank of America, N.A.	5,811.65
03/03	Citi Card Online Payment 431633517630845 Web ID: Citictp	500.00
03/03	ADT Security Ser Adtpapach PPD ID: 8881323080	168.99
03/04	Toyota ACH Lease 03012025 Wkp2Xd91Gbebpt4 Web ID: 3953775816	1,299.42
03/05	Zelle Payment To Amanda Davis Jpm99B0Cowvs	200.00
03/05	03/05 Payment To Chase Card Ending IN 8199	600.87
03/07	Toyota ACH Lease 03062025 5Ibeo8Iey7Nx780 Web ID: 3953775816	1,369.00
03/07	Toyota ACH Lease 03062025 22Vgdie5Ypzcm5L Web ID: 3953775816	1,250.41
03/07	03/07 Payment To Chase Card Ending IN 8965	3,600.46
03/07	03/07 Online Realtime Transfer To Hilton Head Island 5234 Transaction#: 23977930373 Reference#: 9977930373Rx	2,000.00
03/07	03/07 Online Payment 23977987969 To Bloomingdales	4.46
03/07	03/07 Online Payment 23977985588 To Bank of Am Travel	307.46
03/07	03/07 Online Payment 23978035588 To The Ridgewood Country Club Paramus NJ	660.84
03/07	03/07 Online Payment 23978135662 To Poland Springs	136.10
03/07	03/07 Online Payment 23978185217 To American Express - Allproducts	5,330.18
03/10	Citi Card Online Payment 421637814512680 Web ID: Citictp	500.00
03/10	Talcott-Life & A 24-2506600 PPD ID: 1391052598	200.00
03/10	Citi Card Online Payment 431637831187838 Web ID: Citictp	129.00
03/11	Citi Card Online Payment 421640069888718 Web ID: Citictp	500.00
03/13	03/13 Online Payment 24039460467 To Veolia Water New Jersey	58.57
03/13	03/13 Online Payment 24039456312 To Poland Springs	5.19
03/13	03/13 Online Payment 24039471263 To Verizon	292.04
03/13	03/13 Online Payment 24039473134 To Public Services Electricand Gas	607.63
03/13	03/13 Online Payment 24039496514 To Card Services	99.00
03/14	Citi Card Online Payment 421642759469436 Web ID: Citictp	500.00
03/17	Merrill Lynch Funds Trfr PPD ID: 1066026814	1,000.00
03/17	Dvcmc Assoc Mgr. ACH/Dues PPD ID: 1593039581	268.50
03/20	Citi Card Online Payment 421647920037008 Web ID: Citictp	200.00
03/26	03/26 Online Realtime Transfer To Hilton Head Island 5234 Transaction#: 24182286416 Reference#: 9182286416Rx	1,500.00
03/26	03/26 Online Payment 24182334880 To Poland Springs	171.98
03/27	Citi Card Online Payment 431654012681662 Web ID: Citictp	1,500.06
03/27	Barclaycard US Creditcard 1247238341 Web ID: 2510407970	99.00

ELECTRONIC WITHDRAWALS *(continued)*

DATE	DESCRIPTION	AMOUNT
03/27	03/27 Online Payment 24193763199 To Bank of America	1,199.52
03/27	03/27 Payment To Chase Card Ending IN 8965	1,000.00
03/31	Applecard Gsbank Payment 1876929 Web ID: 9999999999	415.14
Total Electronic Withdrawals		**$35,870.45**

A monthly Service Fee was **not** charged to your Chase Premier Plus Checking account. Here are the two ways you can continue to avoid this fee during any statement period.

- **Have an average qualifying deposit and investment balance of $15,000.00 or more**
  (Your average qualifying deposit and investment balance was $25,270.00)

- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.**
  (You do not have a qualifying Chase mortgage)

CHASE PREMIER SAVINGS

PATRICK J LAMPARELLO
OR ALEXIS J LAMPARELLO

Account Number: 000131060311966

SAVINGS SUMMARY

	AMOUNT
Beginning Balance	**$15,622.04**
Deposits and Additions	0.26
Electronic Withdrawals	-1,000.00
Ending Balance	**$14,622.30**
Annual Percentage Yield Earned This Period	0.02%
Interest Paid This Period	$0.26
Interest Paid Year-to-Date	$0.76

Interest paid in 2024 for account 000131060311966 was $3.09.

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

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$15,622.04**
03/21	03/21 Online Transfer To Chk ...1965 Transaction#: 24129521019	-1,000.00	14,622.04
03/31	Interest Payment	**0.26**	14,622.30
	Ending Balance		**$14,622.30**

You earned a higher interest rate on your Chase Premier Savings account during this statement period because you had a qualifying Chase Premier Plus Checking account.

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

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- 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.

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JPMorgan Chase Bank, N.A. Member FDIC

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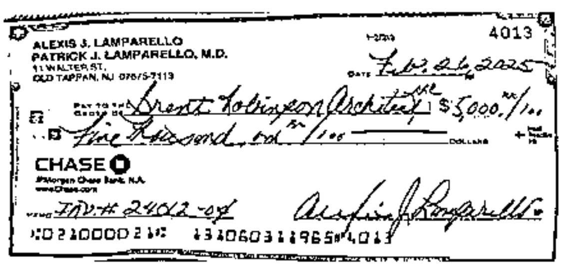
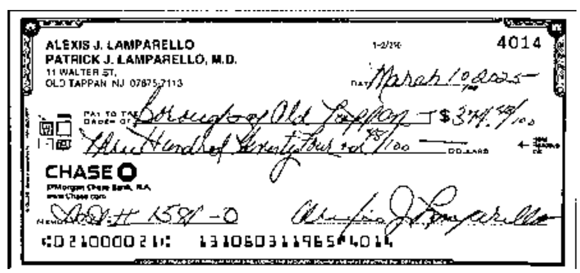
IMAGES

ACCOUNT # 000131060311965

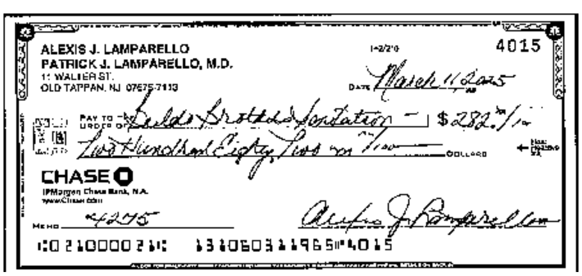
See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.



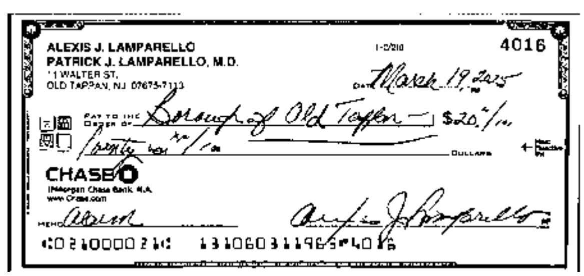
002670864826 MAR 14 #0000004013 $5,000.00



007270751255 MAR 10 #0000004014 $374.48



005590468871 MAR 18 #0000004015 $282.00

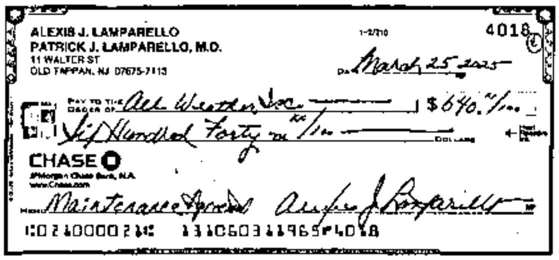


004570460218 MAR 19 #0000004016 $20.00

IMAGES *(continued)*

ACCOUNT # 000131060311965

See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.


ALEXIS J. LAMPARELLO
PATRICK J. LAMPARELLO, M.D.
11 WALTER ST
OLD TAPPAN, NJ 07675-7113

1-2/210

4018

DATE March 25 2025

PAY TO THE ORDER OF All Weather Inc. $ 640.xx/100

Six Hundred Forty xx/100 DOLLARS

CHASE
JPMorgan Chase Bank, N.A.
www.Chase.com

MEMO Maintenance Agreement

002290227575 MAR 31 #0000004018 $640.00

May 19,2025

To Whom It May Concern:

Our records indicate the following information, which we furnish to you in confidence. If you have any questions, please feel free to contact us at the number below:

Employee Name: Patrick J Lamparello

Current Employment Title: Assoc Professor (Clinical)

Employment Dates: From 07/01/1989 to present

Current Employment Type: Full-Time

Annual Salary: $554,269.47

Sincerely,

NYU Langone Health Human Resources Department
Phone: 212-404-3787
Fax: 212-404-3920

E-mail: hrtransactions@nyulangone.org

1 Park Ave
4th Floor
New York, NY 10016

NYU Langone Health
Human Resources Department
One Park Avenue - 4th Floor
New York, NY 10016