1328 Fulton

APPLICATION FOR RENTAL

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

The undersigned hereby makes application to rent an Apartment at **1328 Fulton**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Arevalo	James	A.	***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
5/10/1964	(267) 716-2931	(610) 597-7641	Jarevalo@trijay.com

RELATIONSHIP TO TENANT
Father

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
381 Sawgrass Drive	Allentown	PA	18104

DATE IN	DATE OUT	LANDLORD NAME	LANDLORD PHONE
5/1/2002	current	Self	(267) 716-2931

REASON FOR LEAVING	OWN OR RENT	APARTMENT #	MONTHLY RENT
None	Own		$2,100.00 / Mo.

PREVIOUS ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
295 Celandine Drive	Allentown	PA	18104

DATE IN	DATE OUT	LANDLORD NAME	LANDLORD PHONE
5/1/1996	5/1/2002		

REASON FOR LEAVING	OWN OR RENT	APARTMENT #	MONTHLY RENT
Needed a larger home.	Own		/ Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Engineer/owner	Trijay systems, inc	$200,000.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Julie Tobias		6/1/1987	current

EMPLOYER ADDRESS	CITY	STATE	ZIP
10 Maple Ave	Line lexington	Pa	18104

EMERGENCY CONTACT

NAME	ADDRESS
Mari McGoff	381 sawgrass drive, Allentown, 44 18104

PHONE	RELATIONSHIP	E-MAIL
(610) 597-7641	Mother	Jarevalo381@msn.com

BUSINESS/PROFESSIONAL REFERENCE

NAME	ADDRESS

PHONE	RELATIONSHIP	E-MAIL

IN THE EVENT OF DEATH - CONTACT

NAME	RELATIONSHIP	PHONE

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?
NO

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

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

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?

Streeteasy.com

IF THE APARTMENT YOU'RE APPLYING FOR IS NO LONGER AVAILABLE, ARE THERE ANY OTHER APARTMENTS IN THE BUILDING OR OTHER BUILDINGS THAT YOU'RE INTERESTED IN?

UNIT APPLYING FOR:	PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION
1328 Fulton street, apt 707 Brooklyn, NY 11216	

DESIRED MOVE IN DATE:

6/23/2025

I (WE) HAVE SEEN THE ACTUAL APARTMENT FOR WHICH I (WE) ARE APPLYING?:

NO

I hereby apply to lease an Apartment and agree that the rental is to be payable the 1st day of each month in advance. I warrant that all statements above set forth are true.

I hereby give my permission to communicate with my current and former landlord or property manager for the purpose of discussing any and all of the facts and circumstances of my current or former tenancy, as well as the other information listed above. I also give my permission to communicate with my current employer(s) and /or supervisor(s) for the purpose of verifying the employment information listed above. I understand there are no limitations or restrictions regarding what may be discussed or revealed. I am aware that a credit history, eviction search and criminal background check will be done in conjunction with my application. I understand that I may have the right to make a written request within a reasonable period of time to receive additional, detailed information about the nature and scope of this investigation.

By submitting this application, I hereby consent to the delivery of all notices or disclosures required by law via any medium so chosen by the community or On-Site Manager, Inc. DBA On-Site, including but not limited to email or other electronic transmission. Notices shall be deemed received upon being sent.

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 FOR JAMES A. AREVALO (GUARANTOR) SUBMITTED ONLINE on June 18, 2025

Signed by James A. Arevalo
Wed Jun 18 2025 07:34:06 PM EDT
Key: 9204E505; IP Address: 10.33.14.19

James A. Arevalo *(Guarantor)* *Date*

The following charge(s) will appear on your card statement as *"1328 Fulton"*

Application Fee for James A. Arevalo (Guarantor) - Charge Details

Name on Card	Account Number	Reference Number	Authorized
James A. Arevalo	XXXXXXXXXXXX9517	15936054	$20.70

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

Commission On Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

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

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

Conditional Offer of Housing

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

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

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

Criminal Background Check

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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

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

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

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

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Exemptions for Housing Providers

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

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

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

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

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for James A. Arevalo (Guarantor)

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

Score for James A. Arevalo (Guarantor): 861		
	Importance	**Result**
AI Score	Pass/Fail	
Total annual income to rent ratio exceeds 80.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	
No unpaid rental collections	Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$200,000.00
Total combined annual income to rent ratio	91.84 (based on rent of $2,177.60)
Total number of accounts	24
Accounts with no late payments	24 (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	$196,359.00 ($0.00 past due)
Outstanding revolving debt	$2,905.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$193,454.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	James A. Arevalo (Guarantor)	JAMES ANDREW AREVALO
SSN:	***-**-****	***-**-****
Birth Date:	5/**/1964	5/**/1964

Addresses	From Application	From Equifax
	381 Sawgrass Drive Allentown, PA 18104 - US	381 SAWGRASS DR. ALLENTOWN, PA 18104 (Applicant) Reported 6/2025 498 CELANDINE DR. ALLENTOWN, PA 18104 (Applicant) Reported 7/2019 604 S WASHINGTON SQ. 803 PHILADELPHIA, PA 19106 (Applicant) Reported 5/2010

Employment	From Application	From Equifax
Applicant:	Engineer/owner Trijay systems, inc $200,000.00/Yr. Total annual Income: $200,000.00	

Restricted Person Search		
Requested For James A. Arevalo	**Requested** 6/18/2025	**Returned** 6/18/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	861	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)	810	Your largest credit limit on open bankcard or revolving accounts is too low The balances on your accounts are too high compared to loan amounts You have too many inquiries on your credit report. 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
JPMCB - HOME LENDING (Applicant)	6/2020	5/2025					$166,538.00

Monthly Payment	High Credit	Type	Comments
$2,232.00	$233,738.00	MORTGAGE	FANNIE MAE ACCOUNT Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
VALLEY NATIONAL (Applicant)	1/2025	4/2025					$26,916.00

Monthly Payment	High Credit	Type	Comments
$552.00	$28,513.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

5/25	3/25
0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
THD/CBNA (Applicant)	2/2025	4/2025					$2,555.00

Monthly Payment	High Credit	Type	Comments
$29.00	$3,055.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

5/25	3/25
0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	1/2021	5/2025					$350.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$157.00	$19,739.00	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						
	6/25 4/25 2/25 12/24 10/24 8/24 6/24 4/24 2/24 12/23 10/23 8/23						

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB - HOME LENDING (Applicant)	6/2012	5/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$270,000.00	MORTGAGE	FANNIE MAE ACCOUNT 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						
	7/20 5/20 3/20 1/20 11/19 9/19 7/19 5/19 3/19 1/19 11/18 9/18						

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	7/2019	1/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$26,829.00	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						
	2/24 12/23 10/23 8/23 6/23 4/23 2/23 12/22 10/22 8/22 6/22 4/22						

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TRUIST BANK (Applicant)	2/2013	1/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$19,232.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BB&T (Applicant)	2/2013	5/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$19,232.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	1/2005	12/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$16,315.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			
	Payment History						
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
	3/22 1/22 11/21 9/21 7/21 5/21 3/21 1/21 11/20 9/20 7/20 5/20						

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
GMFNANCIAL (Applicant)	9/2015	2/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$11,033.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO CARD SER (Applicant)	8/2020	6/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$10,150.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

8/24	6/24	4/24	2/24	12/23	10/23	8/23	6/23	4/23	2/23	12/22	10/22
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/SYNCHRONY NETW (Applicant)	5/2017	8/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,804.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

1/20	11/19	9/19	7/19	5/19	3/19	1/19	11/18	9/18	7/18	5/18	3/18
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
THD/CBNA (Applicant)	4/2018	12/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,110.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

3/24	1/24	11/23	9/23	7/23	5/23	3/23	1/23	11/22	9/22	7/22	5/22
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/LOWES (Applicant)	7/2017	6/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,001.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN BANK (Applicant)	6/1999	7/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,989.00	OVERDRAFT/RESERVE	VARIABLE/ADJUSTABLE 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	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/LOWES (Applicant)	3/2005	11/2005					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,296.00	REVOLVING	Rate/Status 1: Pays account as agreed			

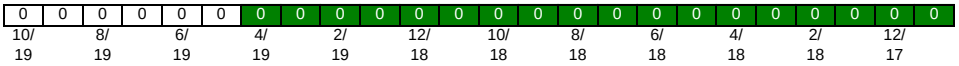
Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/LOWES (Applicant)	6/2020	9/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,200.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

2/21	12/20	10/20	8/20
0 0 0 0 0 0 0 0			

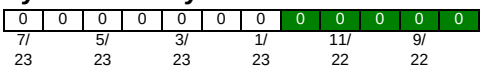
Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/DICKS DC (Applicant)	4/2015	11/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,117.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
THD/CBNA (Applicant)	9/2013	7/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$848.00	REVOLVING	Rate/Status 1: Pays account as agreed			
	Payment History						



Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/CAR CARE MAVIS (Applicant)	11/2017	12/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$671.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
THD/CBNA (Applicant)	7/2022	10/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$506.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			
	Payment History						



Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/LOWES (Applicant)	4/2025	4/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$325.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			
	Payment History						

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	4/2015	7/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$225.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	4/2014	5/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$177.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Previous Credit Inquiries	
From Equifax	
4/2025	SYNCB/LOWE'S (Applicant)
2/2025	THD/CBNA (Applicant)
1/2025	BROWN DAUB OF LEHIGH (Applicant)

NOTICE OF ADVERSE ACTION

June 19, 2025

Dear James A. Arevalo (Guarantor):

Thank you for submitting your application for rental housing to: 1328 Fulton; 1328 Fulton Street, Brooklyn, NY 11216.

1. We are unable to offer you a lease on the terms that you requested.

Our decision about your application was based in whole or in part on information contained in a consumer report from a consumer reporting agency, RP On-Site, LLC ("On-Site"), 2201 Lakeside Blvd, Richardson, TX 75082; (877) 222-0384; www.renterrelations.com. The report includes information provided by On-Site and the following other consumer reporting agency(ies):

Credit Information Provider(s):
Equifax
P.O. Box 740241
Atlanta, GA 30374
800-685-1111
www.equifax.com

Neither On-Site nor any other consumer reporting agency listed in this notice made the decision to take the adverse action and they are unable to provide the specific reasons why we chose to take the adverse action.

2. You have the right, under the Fair Credit Reporting Act ("FCRA"), to know the information contained in your file at each consumer reporting agency and to dispute any information that you believe is inaccurate or incomplete. If any person takes adverse action against you based in whole or in part on any information contained in a consumer report, you also have the right to a free copy of the report if you request it no later than 60 days after your receipt of the adverse action notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute it with the relevant consumer reporting agency.

3. If you would like to review the consumer report that we used to evaluate your application, you can do so by visiting On-Site's applicant help center at www.renterrelations.com and requesting a free copy of your rental report. You can also reach On-Site at the address or phone number listed above.

4. After you receive your rental report, you may submit a dispute to the relevant consumer reporting agency (listed above) about any information in the report that you believe is inaccurate or incomplete. You may also submit your dispute of any information in the report that was provided by another consumer reporting agency to On-Site and they will forward your dispute to the relevant provider. Both you and 1328 Fulton will be notified by On-Site via email of any updates made to the information.

5. We obtained your AI Score from our screening services provider, On-Site, and used it as a factor in our decision.

Your AI Score is: **861** Date: **June 18, 2025**

Scores range from a low of 0 to a high of 1000.

Key factors that adversely affected your AI score are:

- Tradeline scoring
- Debt-to-income ratio
- Credit Score
- Rental Payment History

6. We also obtained your credit score(s) and used it as a factor in our decision. Your credit score is a number that reflects the information in your credit report and can change, depending on how the information in your credit report changes.

Your **Equifax** Credit Score: **810** Date: **June 18, 2025**

Scores range from a low of 300 to a high of 850

Key factors that adversely affected your credit score:

- Your largest credit limit on open bankcard or revolving accounts is too low
- The balances on your accounts are too high compared to loan amounts
- You have too many inquiries on your credit report.
- Too many of your open bankcard or revolving accounts have a balance

Please contact us if you have any questions about this notice or our rental criteria.

Sincerely,

Fulton Street Development LLC

A Summary of Your Rights Under the Fair Credit Reporting Act

https://www.realpage.com/your-rights-under-fair-credit-reporting-act/

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.

Pennsylvania
visitPA.com USA

DRIVER'S LICENSE

NOT FOR REAL ID PURPOSES

4d DLN: 20 668 492 DUPS: 00
3 DOB: 05/10/1964
1 AREVALO
2 JAMES ANDREW
8 381 SAWGRASS DR
ALLENTOWN, PA 18104
4b EXP: 05/11/2029
4a ISS: 02/26/2025
15 SEX: M 18 EYES: BRO
16 HGT: 5'-09"
9 CLASS: C
9a END: NONE
12 RESTR: NONE

DL

5 DD: 2507400905104
200000086863

ORGAN DONOR

AmericanBank

4029 West Tilghman Street, Allentown, PA 18104

RETURN SERVICE REQUESTED

Account Number: XXXXXXX3843

Statement Date: 06-10-2025

For 24-hour banking and account information, sign-on to AmericanBank Online at AMBK.com.

For current deposit or loan rate information, visit us online at AMBK.com or contact Customer Service at 1.888.366.6622.

622 NI

For customer service call 1.888.366.6622
Monday – Friday: 8 AM – 6 PM ET
Saturday: 9 AM – 12 Noon ET

MARI A MCGOFF
JAMES A AREVALO
381 SAWGRASS DR
ALLENTOWN PA 18104-9086

Write to: American Bank
4029 West Tilghman Street
Allentown, PA 18104

Fax: 610.289.3326

E-mail: service@ambk.com

We value your relationship with American Bank.
For questions about your account, please call 1.888.366.6622.

SUMMARY OF ACCOUNTS

XXXXXXX3843	Statement Savings	60,550.26

Do you need a gift for a birthday, graduation or special occasion? We can help! Visa Gift Cards are available for purchase. Call us to find out more!

STATEMENT SAVINGS XXXXXXX3843

Starting Balance	Deposits/Credits	Interest	Checks/Debits	Charges/Fees	Ending Balance
5,531.80	55,000.00	18.46	0.00	0.00	60,550.26

Activity Summary By Date

Date	Description	Checks/ Debits	Deposits/ Credits	Balance
05-10-2025	Starting Balance			5,531.80
06-06-2025	Deposit MOBILE TRANSFER FROM (...60) TO (...43)		55,000.00	60,531.80
06-10-2025	Credit Interest		18.46	60,550.26

Account Summary Information

The amount of interest earned between 05-10-2025 and 06-10-2025 is 18.46.

The average daily balance during this period was 14,125.55.

The minimum balance during this period was 5,531.80.

The Annual Percentage Yield Earned for this account is 1.50%.

Interest Paid YTD: 154.43

Our Forever Free Checking account has no minimum balance and no monthly service charges, forever, as long as the account remains open! Visit AMBK.com to apply online.

PLEASE EXAMINE THIS STATEMENT CAREFULLY AND RECONCILE IT WITH YOUR RECORDS

Call the telephone number on the first page of this statement if:

- your name or address is incorrect;
- you have any questions regarding interest paid to an interest-bearing account;
- you have any other questions regarding your account(s).

FOLLOW THESE STEPS TO BALANCE YOUR ACCOUNT

1. UPDATE YOUR ACCOUNT REGISTER
   ADD: Any deposits, other credits, interest payments or banking machine credits listed on the statement that you have not already entered. (A credit is a sum added to your account.)

   SUBTRACT: Any checks, other debits, charges, fees or banking machine debits that you have not already subtracted. (A debit is an amount subtracted from your account.)

2. In your register, mark off all deposits and credits listed on this statement. Below, list any deposits or credits not marked off.

Date of Deposit or Credit	Amount
TOTAL (A)	

3. In your register, mark off all checks and other debits listed on this statement. Below, list any checks or debits not marked off.

Check Number or Description	Amount
TOTAL (B)	

4. To prove the balance of your account, complete the arithmetic below. The Statement Balance is your balance as of the date of this statement (as shown in the SUMMARY section of your statement).

STATEMENT BALANCE _____

ADD deposits/credits not yet credited.
TOTAL (A) + _____

SUBTOTAL = _____

SUBTRACT checks/ debits outstanding
TOTAL (B) – _____

Your account register balance should be = _____

If this figure does not agree with your account register, review all of your entries and calculations for accuracy and completeness.

ELECTRONIC FUNDS TRANSFERS
(Personal Accounts Only)

In case of errors or questions about your electronic transfers, telephone us at 888.366.6622 or write us at 4029 W. Tilghman St., Allentown, PA 18104 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

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

VERIFICATION OF DIRECT DEPOSITS

To verify whether a direct deposit or other transfer has occurred, you may call us at 888.366.6622 or visit us online at www.ambk.com.

PRIVACY NOTICE AVAILABILITY
(Consumer Accounts Only)

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Notice (“Notice”) has not changed since the last time we provided it to you. Should changes occur you will automatically receive an updated Notice. Our Notice may be viewed at www.ambk.com/privacy-notice/ or you may call us at 888.366.6622 to request a copy at no charge.

AmericanBank

Summary of Overdraft and Returned Item Fees		
	Total For This Period	**Total Year-to-Date**
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

Save time and paper with e-Statements! Register now to receive your monthly account statement electronically. Sign on to online or mobile banking to get started.

AmericanBank

4029 West Tilghman Street, Allentown, PA 18104

RETURN SERVICE REQUESTED

Account Number: XXXXXXX3260
Statement Date: 06-05-2025

For 24-hour banking and account information, sign-on to AmericanBank Online at AMBK.com.

For current deposit or loan rate information, visit us online at AMBK.com or contact Customer Service at 1.888.366.6622.

For customer service call 1.888.366.6622
Monday – Friday: 8 AM – 6 PM ET
Saturday: 9 AM – 12 Noon ET

118 NI

JAMES A AREVALO
MARI A MCGOFF
381 SAWGRASS DR
ALLENTOWN PA 18104-9086

Write to: American Bank
4029 West Tilghman Street
Allentown, PA 18104

Fax: 610.289.3326

E-mail: service@ambk.com

We value your relationship with American Bank.
For questions about your account, please call 1.888.366.6622.

SUMMARY OF ACCOUNTS

XXXXXXX3260	American Gold Checking	100,578.80

Do you need a gift for a birthday, graduation or special occasion? We can help! Visa Gift Cards are available for purchase. Call us to find out more!

AMERICAN GOLD CHECKING XXXXXXX3260

Starting Balance	Deposits/Credits	Interest	Checks/Debits	Charges/Fees	Ending Balance
4,336.93	109,628.11	8.39	13,394.63	0.00	100,578.80

Activity Summary By Date

Date	Description	Checks/ Debits	Deposits/ Credits	Balance
05-06-2025	Starting Balance			4,336.93
05-06-2025	Electronic Check 5532 STATE FARM RO 08 (PYMT)	-264.89		4,072.04
05-07-2025	POS Wdr WAWA 8056 HATFIELD PAUS	-44.00		4,028.04
05-07-2025	Check 5531	-86.76		3,941.28
05-07-2025	ACH Wdr JPMorgan Chase - Ext Trnsfr	-2,232.96		1,708.32
05-08-2025	Deposit MOBILE TRANSFER FROM (...43) TO (...60)		2,000.00	3,708.32
05-08-2025	ACH Wdr RCN 800-746-4726 - TELECOMM	-108.71		3,599.61
05-09-2025	POS Wdr THE ALVIN PH NYC NEW YORK NYUS	-160.37		3,439.24
05-12-2025	POS Wdr WAWA 8126 COOPERSBURG PAUS	-28.01		3,411.23
05-12-2025	POS Wdr COSTCO GAS #1211 ALLENTOWN PAUS	-23.84		3,387.39
05-12-2025	POS Wdr WAWA 287 WESCOSVILLE PAUS	-33.01		3,354.38
05-12-2025	Descriptive Deposit MOBILE DEPOSIT		1,000.00	4,354.38
05-12-2025	Check 5534	-182.75		4,171.63
05-12-2025	Check 5533	-500.00		3,671.63

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   ADD: Any deposits, other credits, interest payments or banking machine credits listed on the statement that you have not already entered. (A credit is a sum added to your account.)

   SUBTRACT: Any checks, other debits, charges, fees or banking machine debits that you have not already subtracted. (A debit is an amount subtracted from your account.)

2. In your register, mark off all deposits and credits listed on this statement. Below, list any deposits or credits not marked off.

Date of Deposit or Credit	Amount
TOTAL (A)	

3. In your register, mark off all checks and other debits listed on this statement. Below, list any checks or debits not marked off.

Check Number or Description	Amount
TOTAL (B)	

4. To prove the balance of your account, complete the arithmetic below. The Statement Balance is your balance as of the date of this statement (as shown in the SUMMARY section of your statement).

STATEMENT BALANCE _____

ADD deposits/credits not yet credited.
TOTAL (A) + _____

SUBTOTAL = _____

SUBTRACT checks/ debits outstanding
TOTAL (B) – _____

Your account register balance should be = _____

If this figure does not agree with your account register, review all of your entries and calculations for accuracy and completeness.

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(Personal Accounts Only)

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(1) Tell us your name and account number (if any).

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(3) Tell us the dollar amount of the suspected error.

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(Consumer Accounts Only)

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Date	Description	Checks/ Debits	Deposits/ Credits	Balance
05-13-2025	Check 5529	-300.00		3,371.63
05-15-2025	ATM Withdrawal PNC BANK 4900 HAMILTON BLVD ALLENTOWN PAUS	-100.00		3,271.63
05-15-2025	Descriptive Deposit MOBILE DEPOSIT		1,000.00	4,271.63
05-19-2025	Deposit		3,970.08	8,241.71
05-19-2025	POS Wdr COSTCO GAS #1211 ALLENTOWN PAUS	-33.00		8,208.71
05-19-2025	POS Wdr TOTAL WINE & MOR CLAYMONT DEUS	-145.98		8,062.73
05-19-2025	POS Wdr COSTCO GAS #1211 ALLENTOWN PAUS	-20.94		8,041.79
05-19-2025	ATM Withdrawal AMERICAN BANK 4029 W TILGHMAN ST ALLENTOWN PAUS	-300.00		7,741.79
05-19-2025	POS Wdr THE HOME DEPOT # ALLENTOWN PAUS	-31.80		7,709.99
05-19-2025	POS Wdr KUHNSVILLE CAR WASHALLENTOWN PAUS	-1.00		7,708.99
05-19-2025	POS Wdr KUHNSVILLE CAR WASHALLENTOWN PAUS	-9.25		7,699.74
05-19-2025	ACH Wdr Lowes - SYF PAYMNT	-231.80		7,467.94
05-19-2025	ACH Wdr VENMO - PAYMENT	-500.00		6,967.94
05-19-2025	ACH Wdr BK OF AMER VISA - ONLINE PMT	-2,000.00		4,967.94
05-20-2025	POS Wdr COSTCO GAS #1211 ALLENTOWN PAUS	-29.00		4,938.94
05-20-2025	POS Wdr KUHNSVILLE CAR WASHALLENTOWN PAUS	-7.75		4,931.19
05-21-2025	Check 5536	-552.48		4,378.71
05-21-2025	Check 5537	-1,000.00		3,378.71
05-22-2025	POS Wdr PJ WHELIHAN RESTAURALLENTOWN PAUS	-90.00		3,288.71
05-22-2025	ATM Withdrawal SUNOCO CO-OP-U5 71 7 NJ TRNPK SOUTHCRANBURY NJUS	-100.00		3,188.71
05-22-2025	ACH Wdr BK OF AMER VISA - ONLINE PMT	-300.00		2,888.71
05-27-2025	POS Wdr SQ *CEDAR CREST ALLENTOWN PAUS	-2.00		2,886.71
05-27-2025	POS Wdr SQ *CEDAR CREST COLAllentown PAUS	-18.40		2,868.31
05-27-2025	POS Wdr SQ *CEDAR CREST COLAllentown PAUS	-17.25		2,851.06
05-27-2025	POS Wdr WHOLEFDS ALN#10 750 N KROCKS RD SUIMACUNGIE PAUS	-121.32		2,729.74
05-27-2025	POS Wdr WM SUPERCENTER 1515 BETHLEHEM PIKEHATFIELD PAUS	-5.34		2,724.40
05-27-2025	Check 5535	-2,000.00		724.40
05-28-2025	ACH Wdr ALLY - ALLY PAYMT	-366.98		357.42
05-29-2025	Check 5538	-112.11		245.31

AmericanBank

Date	Description	Checks/ Debits	Deposits/ Credits	Balance
06-02-2025	Deposit		4,169.08	4,414.39
06-02-2025	ACH Wdr BK OF AMER VISA - ONLINE PMT	-1,200.00		3,214.39
06-05-2025	POS Wdr WAWA 8044 QUAKERTOWN PAUS	-49.00		3,165.39
06-05-2025	Deposit		97,488.95	100,654.34
06-05-2025	POS Wdr TST* WHITE ORCHIDS CENTER VALLEY PAUS	-83.93		100,570.41
06-05-2025	Credit Interest		8.39	100,578.80

Check Summary

Date	Check #	Amount	Date	Check #	Amount
05-13-2025	5529	300.00	05-27-2025	5535	2,000.00
05-07-2025	5531	86.76	05-21-2025	5536	552.48
05-06-2025	5532(E)	264.89	05-21-2025	5537	1,000.00
05-12-2025	5533	500.00	05-29-2025	5538	112.11
05-12-2025	5534	182.75			

(E) Electronic check

Account Summary Information

The amount of interest earned between 05-06-2025 and 06-05-2025 is 8.39.

The average daily balance during this period was 6,038.62.

The minimum balance during this period was 245.31.

The Annual Percentage Yield Earned for this account is 1.65%.

Interest Paid YTD: 70.08

Summary of Overdraft and Returned Item Fees

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

Save time and paper with e-Statements! Register now to receive your monthly account statement electronically. Sign on to online or mobile banking to get started.

TRIJAY SYSTEMS, INC.
10 MAPLE AVENUE
P.O. BOX 109
LINE LEXINGTON, PA 18932

JAMES AREVALO
381 Sawgrass Drive
Allentown, PA 18104

Employee Pay Stub Check number: 9430 Pay Period: 05/17/2025 - 05/30/2025 Pay Date: 05/30/2025

Employee

JAMES AREVALO, 381 Sawgrass Drive, Allentown, PA 18104

SSN

***-**-9924

Earnings and Hours	Qty	Rate	Current	YTD Amount
Salary			6,923.08	76,153.88

Deductions From Gross	Current	YTD Amount
Simple IRA Withheld-A	-830.77	-9,138.47

Taxes	Current	YTD Amount
New Britain Twp	-69.23	-761.53
Local Services Tax	-2.00	-22.00
Medicare Employee Addl Tax	0.00	0.00
Federal Withholding	-1,304.00	-14,344.00
Social Security Employee	-429.23	-4,721.54
Medicare Employee	-100.38	-1,104.23
PA - Withholding	-212.54	-2,337.94
PA - Unemployment Employee	-4.85	-53.31
	-2,122.23	-23,344.55
Net Pay	**3,970.08**	**43,670.86**

Non-taxable Company Items	Current	YTD Amount
Simple-Match-A	207.69	2,284.59

TRIJAY SYSTEMS, INC.
10 MAPLE AVENUE
P.O. BOX 109
LINE LEXINGTON, PA 18932

JAMES AREVALO
381 Sawgrass Drive
Allentown, PA 18104

Employee Pay Stub Check number: 9488 Pay Period: 05/31/2025 - 06/13/2025 Pay Date: 06/13/2025

Employee

JAMES AREVALO, 381 Sawgrass Drive, Allentown, PA 18104

SSN

***-**-9924

Earnings and Hours	Qty	Rate	Current	YTD Amount
Salary			6,923.08	83,076.96

Deductions From Gross	Current	YTD Amount
Simple IRA Withheld-A	-830.77	-9,969.24

Taxes	Current	YTD Amount
New Britain Twp	-69.23	-830.76
Local Services Tax	-2.00	-24.00
Medicare Employee Addl Tax	0.00	0.00
Federal Withholding	-1,304.00	-15,648.00
Social Security Employee	-429.23	-5,150.77
Medicare Employee	-100.39	-1,204.62
PA - Withholding	-212.54	-2,550.48
PA - Unemployment Employee	-4.84	-58.15
	-2,122.23	-25,466.78

Non-taxable Company Items	Current	YTD Amount
Simple-Match-A	207.69	2,492.28

Net Pay **3,970.08** **47,640.94**

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
JAMES	AREVALO	171 60 9924
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
MARI	MCGOFF	161 62 8292

Home address (number and street). If you have a P.O. box, see instructions. Apt. no.

381 SAWGRASS DRIVE

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

ALLENTOWN PA 18104

Foreign country name | Foreign province/state/county | Foreign postal code

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

Filing Status Check only one box.

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

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

☐ 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) Check the box if qualifies for (see instr.): 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	365789.
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	365789.
2a	Tax-exempt interest	2a	b Taxable interest	2b	27141.
3a	Qualified dividends	3a 538.	b Ordinary dividends	3b	538.
4a	IRA distributions	4a	b Taxable amount	4b	
5a	Pensions and annuities	5a	b Taxable amount	5b	
6a	Social security benefits	6a	b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	
8	Additional income from Schedule 1, line 10			8	-31127.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	362341.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	362341.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	29200.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	
14	Add lines 12 and 13			14	29200.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	333141.

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.

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐		16	65991.
	17	Amount from Schedule 2, line 3		17	
	18	Add lines 16 and 17		18	65991.
	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	65991.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21		23	2376.
	24	Add lines 22 and 23. This is your **total tax**		24	68367.
Payments	25	Federal income tax withheld from:			
	a	Form(s) W-2 SEE STATEMENT 4	25a 71897.		
	b	Form(s) 1099	25b		
	c	Other forms (see instructions) SEE STATEMENT 5	25c 243.		
	d	Add lines 25a through 25c		25d	72140.
If you have a qualifying child, attach Sch. EIC.	26	2024 estimated tax payments and amount applied from 2023 return		26	
	27	Earned income credit (EIC)	27		
	28	Additional child tax credit from Schedule 8812	28		
	29	American opportunity credit from Form 8863, line 8	29		
	30	Reserved for future use	30		
	31	Amount from Schedule 3, line 15	31		
	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	72140.
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**		34	3773.
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐		35a	3773.
Direct deposit? See instructions.	b	Routing number 031302997 c Type: ☒ Checking ☐ Savings			
	d	Account number 1000053260			
	36	Amount of line 34 you want **applied to your 2025 estimated tax**	36		
Amount You Owe	37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions		37	
	38	Estimated tax penalty (see instructions)	38		

Third Party Designee Do you want to allow another person to discuss this return with the IRS? See instructions ☒ **Yes.** Complete below. ☐ **No**

Designee's name THOMAS J OSTROWSKI CPA Phone no. 570-319-1320 Personal identification number (PIN) 54321

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.)
		ENGINEER	
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.)
		PHYSICIAN	

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

Phone no. Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
THOMAS J OSTROWSKI CPA		4/2/25	P00133620	☐ Self-employed

Firm's name OSTROWSKI BECKLEY AND THORPE PC Phone no. 570-319-1320

Firm's address 933 NORTHERN BOULEVARD SUITE 101 SOUTH ABINGTON TWP, PA 18411 Firm's EIN 85-0982996

1 Wages, tips, other comp.	2 Federal income tax withheld
158365.60	20974.49
3 Social security wages	4 Social security tax withheld
168600.00	10453.20
5 Medicare wages and tips	6 Medicare tax withheld
170142.64	2467.07

d Control number	Dept.	Corp.	Employer use only
0000001320 NT3	CC_101	AF22	A S 32499

c Employer's name, address, and ZIP code

LEHIGH VALLEY PHYSICIANS GROUP
2100 MACK BLVD
PO BOX 4000
ALLENTOWN, PA 18103

b Employer's FED ID number	a Employee's SSA number
23-2700908	XXX-XX-8292

7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12 C 1900.74
14 Other 44.00 LST 117.77 PA SUI	12b E 11777.04
	12c
	12d

13 Stat emp.	Ret. plan	3rd party sick pay
	X	

e/f Employee's name, address and ZIP code

MARI A MCGOFF
381 SAWGRASS DR
ALLENTOWN, PA 18104-9086

15 State	Employer's state ID no.	16 State wages, tips, etc.
PA	15256464	168241.90

17 State income tax	18 Local wages, tips, etc.
5165.01	
19 Local income tax	20 Locality name
1682.45	TOTAL CITY

FOLD AND DETACH HERE

Federal Filing Copy

W-2 Wage and Tax Statement 2024

OMB No. 1545-0008

Copy B to be filed with employee's Federal Income Tax Return.

Copy B To Be Filed with Employee's FEDERAL Tax Return. 2024 OMB No. 1545-0008

a Employee's SSN	1 Wages, tips, other comp.	2 Federal income tax withheld
171-60-9924	207423.16	50923.00
b Employer ID no. (EIN)	3 Social security wages	4 Social security tax withheld
23-2243802	168600.00	10453.20
	5 Medicare wages and tips	6 Medicare tax withheld
	226923.16	3532.70

c Employer's name, address, and ZIP code

TRIJAY SYSTEMS, INC.
10 MAPLE AVENUE
P.O. BOX 109
LINE LEXINGTON PA 18932

d Control number

e Employee's name, address, and ZIP code Suff.

JAMES AREVALO
381 SAWGRASS DRIVE
ALLENTOWN PA 18104

7 Social security tips	8 Allocated tips	9
10 Dependent care benefits	11 Nonqualified plans	12a Code See inst. for box 12
		S 19500.00

13	14 Other	12b Code
Statutory employee ☐	PA-SUI 158.85	
Retirement Plan ☒	LST 52.00	12c Code
Third-party sick pay ☐		12d Code

PA	23-2243802	226923.16	6966.58
15 State	Employer's state ID number	16 State wages, tips, etc.	17 State income tax

18 Local wages, tips, etc.	19 Local income tax	20 Locality name
226923.16	2269.21	NEW BRI

Form W-2 Wage and Tax Statement
This information is being furnished to the Internal Revenue Service.

Dept. of the Treasury - IRS

TRIJAY SYSTEMS INC.
10 Maple Avenue • P.O. Box 109
Line Lexington, PA 18932
215.997.5833 • Fax 215.997.5834

1983 - 2023
40
YEARS OF EXCELLENCE
TRIJAY Systems, Inc.
System Integrators

To Whom It May Concern

19 June 2025

Reference: Confirmation of Employment – James Arevalo

Ladies/Gentlemen:

This letter is forwarded to confirm that James Arevalo has been employed by TRIJAY Systems, Inc. as a Project Manager since 10/01/87.

Please advise if you have any questions.

Regards,

Julie Tobias
Corporate Secretary

TRIJAY Systems, Inc.