

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 Chen		FIRST NAME Daniel	
SSN ***_**_****		BIRTH DATE 8/31/2006	PHONE - TYPE (347) 204 - 8010 - Mobile
EMAIL danielchen12121@gmail.com			
EMERGENCY CONTACT			
NAME Wenfeng Zeng		ADDRESS 45-24 218st, Bayside, 40 11361	
PHONE (917) 868 - 8402	EMAIL ADDRESS zengwenfeng121@gmail.com		RELATIONSHIP mother
CURRENT ADDRESS			
STREET ADDRESS 45-24 218st		CITY Bayside	STATE NY
MOVE IN DATE		MOVE OUT DATE current	MONTHLY RENT \$0.00 / Mo.
EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Library Assistant		EMPLOYER/COMPANY New York University School of Law	
SUPERVISOR Aparna Frank		SUPERVISOR PHONE (917) 701 - 9299	SALARY \$275.00/Wk.
EMPLOYER ADDRESS 40 Washington Square South		CITY New York	STATE NY
OTHER INCOME DESCRIPTION NYU Scholarship		MONTHLY INCOME \$13,000.00/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	
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			

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 Daniel Chen



Signed by Daniel Chen

Thu Jun 19 2025 03:20:59 PM EDT

Key: C75D5E9D; IP Address: 173.77.68.218

Daniel Chen (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
Daniel Chen	XXXXXXXXXXXX5725	15937396	\$21.50

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

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 Daniel Chen**The property's screening criteria result****DECLINE**

This application does not meet one or more of your requirements that is set to "Pass/Fail" based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Daniel Chen: 760

		Importance	Result
AI Score		Pass/Fail	👍
No Credit		Pass/Conditional	👍
Total annual income to rent ratio exceeds 40.0		Pass/Fail	👎
May have been through a bankruptcy		Pass/Fail	👍
No unpaid rental collections		Pass/Fail	👍
Employment verification must not be Verified False		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	👍



Rental Report for Daniel Chen, 6/20/2025 for W.14J at The Copper

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)	\$27,300.00	
Total verified annual income	\$0.00	
Total verified combined annual income to rent ratio	0.0 (based on rent of \$12,542.85)	
Total number of accounts	3	
Accounts with no late payments	3 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	\$3,557.00 (\$0.00 past due)	
Outstanding revolving debt	\$57.00 (1% of limit) (\$0.00 past due)	
Outstanding loan balance	\$3,500.00 (\$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:	Daniel Chen	DANIEL CHEN
SSN:	***_**_****	***_**_****
Birth Date:	8/**/2006	8/**/2006

Addresses	From Application	From Equifax
	45-24 218st Bayside, NY 11361 - US	4524 218TH ST. BAYSIDE, NY 11361 (Applicant) Reported 6/2025

Employment	From Application	From Equifax
Applicant:	Library Assistant New York University School of Law \$275.00/Wk. Total annual Income: \$27,300.00	

Employment Verifications				
From RealPage				

Requested For Daniel Chen Requested Date 6/20/2025	Employer New York University School of Law	Position Held Library Assistant	Annual Salary \$14,300.00	Supervisor Aparna Frank (917) 701 - 9299
	Results Unable to Verify			

Comments From On-Site.com

6/24 2:49 PM EDT (JGONZALES9) - We discontinued the verification per the applicant's request to cancel the verification.

6/24 2:49 PM EDT (JGONZALES9) - Called the applicant at (347) 204-8010 to obtain a copy of the work number report or current employment letter or pay stub dated 6/13/2025 and employer landline number. The applicant does not want to proceed with the income verification and only wanted to be verified as a student without income since they have a guarantor. Advised to contact the property to add a new screening on the application.

6/24 2:49 PM EDT (JGONZALES9) - Upon checking the general mailbox, there was no email response from the applicant.

6/23 11:34 AM EDT (JGONZALES9) - We emailed the applicant at danielchen12121@gmail.com to obtain a copy of the work number report or current employment letter or pay stub dated 6/13/2025 and employer landline number.

6/23 11:34 AM EDT (JGONZALES9) - Employer uses a verification service called "The Work Number" - Company Code (10617). Please ask the applicant to visit www.theworknumber.com and obtain verification of employment/salary.

6/23 11:34 AM EDT (JGONZALES9) - *Pay stubs on file* - Total YTD Compensation as of:

6/13/2025: Missing

5/30/2025: \$5,029.00



Rental Report for Daniel Chen, 6/20/2025 for W.14J at The Copper

5/16/2025: (Outdated)
5/2/2025: (Outdated)
Company Name: New York University School of Law
Job Title: Library Assistant

Criminal and Other Public Records			
Requested For Daniel Chen	Period Searched 6/20/2018 - 6/20/2025	Requested 6/20/2025	Returned 6/20/2025
Results No Records Found			

National Sex Offender Registry History		
Requested For Daniel Chen	Date Requested 6/20/2025	Date Returned 6/20/2025
Results No Records Found		

Restricted Person Search		
Requested For Daniel Chen	Requested 6/20/2025	Returned 6/20/2025
Results No Records Found		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	Score 760	Score Factors 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 Credit Score (Applicant)	Score 714	Score Factors The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information You have too many accounts that were opened recently
	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 DEPT OF ED (Applicant)	Opened 8/2024	Last Active 4/2025	30-59	60-89	90+	Past Due \$0.00	Balance \$3,500.00
	Monthly Payment	High Credit \$3,500.00	Type INSTALLMENTS	Comments STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed			
	Payment History 0 0 0 0 0 0 0 0 0 0 5/ 25 3/ 25 1/ 25 11/ 24 9/ 24						

Account Name APPLE CARD - GS BANK (Applicant)	Opened 5/2025	Last Active 4/2025	30-59	60-89	90+	Past Due	Balance \$57.00
	Monthly Payment	High Credit \$107.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
Account Name JPMCB CARD SERVICES (Applicant)	Opened 9/2024	Last Active 5/2025	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$480.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0000000000 6/254/252/2512/2410/24						



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 from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

(800) 685-1111

<https://www.freeze.equifax.com>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

(888) 397-3742

<https://www.experian.com/freeze/center.html>

TransUnion LLC

P.O. Box 2000

Chester, PA 19022-2000

(888) 909-8872

www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

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

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

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

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

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

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

NEW YORK STATE

USA



LEARNER PERMIT

UNDER 21

Mark J. Winter
Commissioner of Motor Vehicles

ID 824 258 354

Class D

Sex M Eyes BRO

Height 5'-08"

DOB 08/31/2006

Issued 08/31/2024

Expires 08/31/2028

E NONE

R NONE

Daniel Chen

CHEN
DANIEL

4524 218TH ST
BAYSIDE, NY 11361

U18 UNTIL
AUG 24

U21 UNTIL
AUG 27

AUG 06





Doc # WTR52L3J08

dmv.ny.gov

I hereby make an anatomical gift ☐

SIGNATURE

ENTER ADDRESS CHANGE

(You must notify DMV within 10 days)

Restrictions:
ORIGINAL ISSUE DATE: 07-23-24



01224 001291227 55



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Policy/Account/Group or Other ID #

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 Nguyen		FIRST NAME Bao	M.I. G.
SSN ***_**_****		BIRTH DATE 9/20/2005	PHONE - TYPE (563) 639 - 4998 - Mobile
EMAIL baonguyen200905@gmail.com			
CURRENT ADDRESS			
STREET ADDRESS 525 Lexington Avenue		CITY New York	STATE NY
ZIP 10017			
MOVE IN DATE	MOVE OUT DATE current	MONTHLY RENT \$1,800.00 / Mo.	
EMPLOYMENT & INCOME INFORMATION			
OTHER INCOME DESCRIPTION Financial Aid			MONTHLY INCOME \$2,200.00/Mo.
BACKGROUND INFORMATION			
Have you ever filed for bankruptcy? NO		Have you ever willfully refused to pay rent when due? NO	
Have you ever been evicted from a tenancy or left owing money? NO		Have you ever been convicted of a crime? NO	
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			
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 Bao G. Nguyen



Signed by Bao G. Nguyen

Thu Jun 19 2025 11:59:28 PM EDT

Key: 8AC7FCFE; IP Address: 171.242.197.140

Bao G. Nguyen (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
Field Wang	XXXXXXXXXXXX0673	15939627	\$21.50

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

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 Bao G. Nguyen**The property's screening criteria result****DECLINE**

This application does not meet one or more of your requirements that is set to "Pass/Fail" based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Bao G. Nguyen: 691

		Importance	Result
AI Score		Pass/Fail	👍
No Credit		Pass/Conditional	👍
Total annual income to rent ratio exceeds 40.0		Pass/Fail	👎
May have been through a bankruptcy		Pass/Fail	👍
No unpaid rental collections		Pass/Fail	👍
Employment verification must not be Verified False		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	👍



Rental Report for Bao G. Nguyen, 6/20/2025 for W.14J at The Copper

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

NOTIFICATION(S)

APPLICANT: Applicant Social Security Number Has Never Been Issued or was Issued After June 2011 (Equifax)

The social security number listed on the application has never been issued or was issued after June 2011. This could mean that the number was entered incorrectly, it is a Credit Privacy Number (CPN), or it was accurately issued after 2011. You should verify the information thoroughly before proceeding.

Credit Quick Summary		
Total annual income (reported by Applicant)	\$26,400.00	
Total verified annual income	\$0.00	
Total verified combined annual income to rent ratio	0.0 (based on rent of \$12,542.85)	
Total number of accounts	3	
Accounts with no late payments	3 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	\$7,454.00 (\$0.00 past due)	
Outstanding revolving debt	\$7,454.00 (91% of limit) (\$0.00 past due)	
Outstanding loan balance	\$0.00 (\$0.00 past due)	
Bankruptcies, foreclosures, and legal items	0	
Collection total balance (includes past due)	\$0.00	
Rental History records found	0	

Identity	From Application	From Equifax
Name:	Bao G. Nguyen	BAO NGUYEN
SSN:	***_**-****	***_**-****
Birth Date:	9/**/2005	9/**/2005

Addresses	From Application	From Equifax
	525 Lexington Avenue New York, NY 10017 - US	63 ROCKVIEW IRVINE, CA 92612 (Applicant) Reported 6/2025

Employment	From Application	From Equifax
Applicant:	N/A (Auto-generated placeholder) N/A \$0.00/Mo. Total annual Income: \$26,400.00	

Employment Verifications				
From RealPage				

Requested For Bao G. Nguyen Requested Date 6/20/2025	Employer N/A	Position Held N/A (Auto-generated placeholder)	Annual Salary \$0.00	Supervisor N/A
	Results Verified Correct	Verified Annual Salary \$0.00	Contact No Verifiable Income (See Notes)	

Comments From On-Site.com

6/23 11:32 AM EDT (JGONZALES9) - The applicant does not offer a current job or source of income for verification. Verified correct with income of \$0.00.

Company Name: N/A

Job Title: N/A (Auto-generated placeholder)

Salary: \$0.00/Mo.

Criminal and Other Public Records			
Requested For Bao G. Nguyen	Period Searched 6/20/2018 - 6/20/2025	Requested 6/20/2025	Returned 6/24/2025
Results No Records Found			



National Sex Offender Registry History		
Requested For Bao G. Nguyen	Date Requested 6/20/2025	Date Returned 6/24/2025
Results No Records Found		

Restricted Person Search		
Requested For Bao G. Nguyen	Requested 6/20/2025	Returned 6/24/2025
Results No Records Found		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	Score 691	Score Factors 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 Credit Score (Applicant)	Score 649	Score Factors The date that you opened your oldest account is too recent The balances on your accounts are too high compared to loan amounts Lack of sufficient relevant real estate account information You have too many accounts that were opened recently
	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 AMERICAN EXPRESS (Applicant)	Opened 3/2025	Last Active 5/2025	30-59	60-89	90+	Past Due	Balance \$6,947.00
	Monthly Payment	High Credit \$6,947.00	Type OPEN ACCOUNT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 0 0 6/254/25						

Account Name DISCOVER CARD (Applicant)	Opened 2/2025	Last Active 4/2025	30-59	60-89	90+	Past Due	Balance \$454.00
	Monthly Payment \$35.00	High Credit \$656.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 0 0 5/253/25						

Account Name CAPITAL ONE BANK USA (Applicant)	Opened 1/2025	Last Active 5/2025	30-59	60-89	90+	Past Due	Balance \$53.00
	Monthly Payment \$25.00	High Credit \$568.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 0 0 0 0 0 6/254/252/25						

Previous Credit Inquiries	
From Equifax	
1/2025	CAPITAL ONE BANK USA (Applicant)



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 from 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.

California

USA



DRIVER LICENSE



DL **W9829211**

EXP **09/20/2029**

DOB **09/20/2005**

AGE 21 IN 2026

CLASS C

END NONE

RSTR CORR LENS



LN NGUYEN

FN BAO GIA

63 ROCKVIEW UNIT
IRVINE, CA 92612

09202005



SEX M

HAIR BLK

EYES BRN

HGT 5'-10"

WGT 185 lb

DD 01/09/2025628B1/BBFD/29

ISS

01/09/2025

To Do (2) - HLA 2024 PAFSA Renewal - HLA 2024 CNA Profile Renewal	Holds (0) You have 0 holds.	Enrollment Dates Enrollment Appointment You may begin enrolling for the Fall 2025 term on April 22, 2024 at 10:00 PM ET
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Shopping Cart and Wishlist Courses ☒

Source (Title/Reading Room)	Document	Historical Note and Location	Time	Day	Date	Message	Participation
Messages, Aspirations, & Frustrations 1795-1810 (91 of 91)	Arrival	in Person at 40 St. Augustine Ave (City Room 1-3) Los Angeles Square	1:20 PM 1:40 PM	SW	8/2/24 - 7/29/2025		

Source (Initial Reading Basis)	Document	Information Mode and Location	Time	Day	Date	Message	Participation
Herges, Aspirations, & Frustrations 75% (L2 to 50) 50 (2)	Arrival	in Person at 40 St. Raphael Way (City) Room 1-3 Los Angeles Square	1:20 PM 1:40 PM	SW	8/2/24 7/30/2025		

Course Search

Validate / Submit / Edit

Event Name/Event Type	Host/Coordinator	Destination/Event Location	Date	Time	Spice	Spice	Deadline
Annual Meeting 2024	John Doe, Marketing Dept	Las Vegas, NV (MGM Grand)	2024-05-15	10:00 AM	100	100	2024-05-01
Product Launch Event	Jane Smith, R&D	New York, NY (Javits Center)	2024-06-01	12:00 PM	150	150	2024-05-15
Quarterly Review	Michael Chen, Finance	San Francisco, CA (Marriott)	2024-07-10	09:00 AM	75	75	2024-07-01
Customer Summit	Sarah Johnson, Sales	Chicago, IL (McCormick)	2024-08-20	08:00 AM	200	200	2024-08-05
Workshop Series	David Lee, Training	Online (Zoom)	2024-09-05	02:00 PM	50	50	2024-09-01
Charity Gala	Emily White, HR	Los Angeles, CA (Beverly Hills)	2024-10-12	07:00 PM	300	300	2024-09-20
Regional Meeting	Robert Brown, Ops	Phoenix, AZ (Phoenix Convention)	2024-11-01	11:00 AM	120	120	2024-10-15
Webinar Series	Lisa Green, Marketing	Online (YouTube)	2024-11-15	03:00 PM	80	80	2024-11-10
Annual Dinner	James Black, Executive	San Diego, CA (Marriott)	2024-12-05	06:00 PM	250	250	2024-11-20
Workshop Series	Michelle Davis, Training	Online (Zoom)	2025-01-10	09:00 AM	60	60	2025-01-05
Quarterly Review	Kevin Wilson, Finance	New York, NY (Javits Center)	2025-02-01	10:00 AM	100	100	2025-01-15
Product Launch Event	Amanda Taylor, R&D	Los Angeles, CA (Beverly Hills)	2025-03-15	12:00 PM	180	180	2025-03-01
Customer Summit	Christopher King, Sales	Chicago, IL (McCormick)	2025-04-20	08:00 AM	220	220	2025-04-05
Workshop Series	Stephanie Hall, Training	Online (Zoom)	2025-05-10	02:00 PM	50	50	2025-05-01
Charity Gala	Benjamin Scott, HR	San Francisco, CA (Marriott)	2025-06-12	07:00 PM	320	320	2025-05-20
Regional Meeting	Victoria Adams, Ops	Phoenix, AZ (Phoenix Convention)	2025-07-01	11:00 AM	130	130	2025-06-15
Webinar Series	Gregory Baker, Marketing	Online (YouTube)	2025-07-15	03:00 PM	90	90	2025-07-10
Annual Dinner	Olivia Clark, Executive	San Diego, CA (Marriott)	2025-08-05	06:00 PM	280	280	2025-07-20
Workshop Series	Nathan Evans, Training	Online (Zoom)	2025-09-10	09:00 AM	70	70	2025-09-05
Quarterly Review	Chloe Foster, Finance	New York, NY (Javits Center)	2025-10-01	10:00 AM	110	110	2025-09-15
Product Launch Event	Isaac Grant, R&D	Los Angeles, CA (Beverly Hills)	2025-11-15	12:00 PM	190	190	2025-11-01
Customer Summit	Ava Harris, Sales	Chicago, IL (McCormick)	2025-12-20	08:00 AM	230	230	2025-12-05
Workshop Series	Lucas King, Training	Online (Zoom)	2026-01-10	02:00 PM	60	60	2026-01-01
Charity Gala	Mia Lee, HR	San Francisco, CA (Marriott)	2026-02-12	07:00 PM	330	330	2026-01-20
Regional Meeting	Ethan Miller, Ops	Phoenix, AZ (Phoenix Convention)	2026-03-01	11:00 AM	140	140	2026-02-15
Webinar Series	Sophia Nelson, Marketing	Online (YouTube)	2026-03-15	03:00 PM	100	100	2026-03-10
Annual Dinner	Jack Owen, Executive	San Diego, CA (Marriott)	2026-04-05	06:00 PM	300	300	2026-03-20
Workshop Series	Charlotte Parker, Training	Online (Zoom)	2026-05-10	09:00 AM	80	80	2026-05-05
Quarterly Review	Leo Quinn, Finance	New York, NY (Javits Center)	2026-06-01	10:00 AM	120	120	2026-05-15
Product Launch Event	Grace Reed, R&D	Los Angeles, CA (Beverly Hills)	2026-07-15	12:00 PM	200	200	2026-07-01
Customer Summit	Henry Scott, Sales	Chicago, IL (McCormick)	2026-08-20	08:00 AM	240	240	2026-08-05
Workshop Series	Victoria Taylor, Training	Online (Zoom)	2026-09-10	02:00 PM	70	70	2026-09-01
Charity Gala	Benjamin White, HR	San Francisco, CA (Marriott)	2026-10-12	07:00 PM	340	340	2026-09-20
Regional Meeting	Olivia Black, Ops	Phoenix, AZ (Phoenix Convention)	2026-11-01	11:00 AM	150	150	2026-10-15
Webinar Series	Lucas Brown, Marketing	Online (YouTube)	2026-11-15	03:00 PM	110	110	2026-11-10
Annual Dinner	Mia Clark, Executive	San Diego, CA (Marriott)	2026-12-05	06:00 PM	310	310	2026-11-20
Workshop Series	Ethan Davis, Training	Online (Zoom)	2027-01-10	09:00 AM	90	90	2027-01-05
Quarterly Review	Sophia Evans, Finance	New York, NY (Javits Center)	2027-02-01	10:00 AM	130	130	2027-01-15
Product Launch Event	Isaac Foster, R&D	Los Angeles, CA (Beverly Hills)	2027-03-15	12:00 PM	210	210	2027-03-01
Customer Summit	Ava Grant, Sales	Chicago, IL (McCormick)	2027-04-20	08:00 AM	250	250	2027-04-05
Workshop Series	Lucas Harris, Training	Online (Zoom)	2027-05-10	02:00 PM	80	80	2027-05-01
Charity Gala	Mia King, HR	San Francisco, CA (Marriott)	2027-06-12	07:00 PM	350	350	2027-05-20
Regional Meeting	Ethan Lee, Ops	Phoenix, AZ (Phoenix Convention)	2027-07-01	11:00 AM	160	160	2027-06-15
Webinar Series	Sophia Miller, Marketing	Online (YouTube)	2027-07-15	03:00 PM	120	120	2027-07-10
Annual Dinner	Jack Nelson,						

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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 Wang		FIRST NAME Field	
SSN ***_**_****		BIRTH DATE 8/10/2005	PHONE - TYPE (202) 368 - 6374 - Mobile
EMAIL fw2005810@gmail.com			
CURRENT ADDRESS			
STREET ADDRESS 2029 mayfair mclean court		CITY falls church	STATE VA
ZIP 22043			
MOVE IN DATE	MOVE OUT DATE current	MONTHLY RENT \$0.00 / Mo.	
EMPLOYMENT & INCOME INFORMATION			
OTHER INCOME DESCRIPTION School Scholarship			MONTHLY INCOME \$84,695.00/Yr.
OTHER INCOME DESCRIPTION Family Support			MONTHLY INCOME \$3,500.00/Mo.
BACKGROUND INFORMATION			
Have you ever filed for bankruptcy? NO		Have you ever willfully refused to pay rent when due? NO	
Have you ever been evicted from a tenancy or left owing money? NO		Have you ever been convicted of a crime? NO	
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			
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 Field Wang



Signed by Field Wang

Thu Jun 19 2025 11:57:30 PM EDT

Key: 524D40A6; IP Address: 173.79.148.119

Field Wang (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
Qiang	XXXXXXXXXXXX2184	15937385	\$21.50

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

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 Field Wang**The property's screening criteria result****DECLINE**

This application does not meet one or more of your requirements that is set to "Pass/Fail" based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Field Wang: 719

		Importance	Result
AI Score		Pass/Fail	👍
No Credit		Pass/Conditional	👍
Total annual income to rent ratio exceeds 40.0		Pass/Fail	👎
May have been through a bankruptcy		Pass/Fail	👍
No unpaid rental collections		Pass/Fail	👍
Employment verification must not be Verified False		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	👍



Rental Report for Field Wang, 6/20/2025 for W.14J at The Copper

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)	\$126,695.00	
Total verified annual income	\$0.00	
Total verified combined annual income to rent ratio	0.0 (based on rent of \$12,542.85)	
Total number of accounts	8	
Accounts with no late payments	8 (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	\$33,257.00 (\$0.00 past due)	
Outstanding revolving debt	\$29,757.00 (65% of limit) (\$0.00 past due)	
Outstanding loan balance	\$3,500.00 (\$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:	Field Wang	FIELD WANG
SSN:	***_**-****	***_**-****
Birth Date:	8/**/2005	8/**/2005

Addresses	From Application	From Equifax
	2029 mayfair mclean court falls church, VA 22043 - US	2029 MAYFAIR MCLEAN CT. FALLS CHURCH, VA 22043 (Applicant) Reported 6/2025

Employment	From Application	From Equifax
Applicant:	N/A (Auto-generated placeholder) N/A \$0.00/Mo. Total annual Income: \$126,695.00	UNEMPLOYED

Employment Verifications

From RealPage

Requested For Field Wang Requested Date 6/20/2025	Employer N/A	Position Held N/A (Auto-generated placeholder)	Annual Salary \$0.00	Supervisor N/A
	Results Verified Correct	Verified Annual Salary \$0.00	Contact No Verifiable Income (See Notes)	

Comments From On-Site.com

6/23 11:32 AM EDT (JGONZALES9) - The applicant does not offer a current job or source of income for verification. Verified correct with income of \$0.00.
 Company Name: N/A
 Job Title: N/A (Auto-generated placeholder)
 Salary: \$0.00/Mo.

Criminal and Other Public Records

Requested For Field Wang	Period Searched 6/20/2018 - 6/20/2025	Requested 6/20/2025	Returned 6/20/2025
Results No Records Found			



National Sex Offender Registry History		
Requested For Field Wang	Date Requested 6/20/2025	Date Returned 6/20/2025
Results <i>No Records Found</i>		

Requested For Field Wang	Requested 6/20/2025	Returned 6/20/2025
Results <i>No Records Found</i>		

From RealPage		
Risk Model Name RealPage AI Score (Applicant)	Score 719	Score Factors 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).	

Risk Model Name Credit Score (Applicant)	Score 676	Score Factors The date that you opened your oldest account is too recent Total of all balances on bankcard or revolving accounts is too high Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

From Equifax																																														
Account Name CAPITAL ONE BANK USA (Applicant)	Opened 1/2023	Last Active 5/2025	30-59	60-89	90+	Past Due	Balance \$17,704.00																																							
	Monthly Payment \$177.00	High Credit \$20,946.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed																																										
	Payment History <table><tr><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></tr><tr><td>6/ 25</td><td>4/ 25</td><td>2/ 25</td><td>12/ 24</td><td>10/ 24</td><td>8/ 24</td><td>6/ 24</td><td>4/ 24</td><td>2/ 24</td><td>12/ 23</td><td>10/ 23</td><td>8/ 23</td><td colspan="8"></td></tr></table>							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							
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CR224755950

Rental Report for Field Wang, 6/20/2025 for W.14J at The Copper

Account Name CENTRAL RESEARCH INC (Applicant)	Opened 8/2024	Last Active 3/2025	30-59	60-89	90+	Past Due \$0.00	Balance \$3,500.00
	Monthly Payment	High Credit \$3,500.00	Type INSTALLMENT	Comments STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed			
	Payment History 00000000 4/2/12/10/ 25252424						
Account Name JPMCB CARD SERVICES (Applicant)	Opened 6/2024	Last Active 5/2025	30-59	60-89	90+	Past Due	Balance \$2,377.00
	Monthly Payment \$40.00	High Credit \$2,377.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 00000000000000 6/4/2/12/10/8/ 252525242424						
Account Name AMERICAN EXPRESS (Applicant)	Opened 2/2021	Last Active 5/2025	30-59	60-89	90+	Past Due	Balance \$2,229.00
	Monthly Payment \$44.00	High Credit \$8,813.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 00000000000000000000000000 6/4/2/12/10/8/6/4/2/12/10/8/ 2525252424242424242323						
Account Name AMERICAN EXPRESS (Applicant)	Opened 3/2025	Last Active 5/2025	30-59	60-89	90+	Past Due	Balance \$1,437.00
	Monthly Payment	High Credit \$1,951.00	Type OPEN ACCOUNT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0000 6/4/ 2525						
Account Name AMERICAN EXPRESS (Applicant)	Opened 11/2024	Last Active 4/2025	30-59	60-89	90+	Past Due	Balance \$771.00
	Monthly Payment	High Credit \$2,866.00	Type OPEN ACCOUNT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0000000 5/3/1/ 252525						
Account Name JPMCB CARD SERVICES (Applicant)	Opened 8/2024	Last Active 4/2025	30-59	60-89	90+	Past Due	Balance \$576.00
	Monthly Payment \$40.00	High Credit \$576.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0000000000 5/3/1/11/9/ 2525252424						



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 from 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.

THE UNITED STATES OF AMERICA

USA P

A37206952

Surname/Nom/Apellidos

WANG

Given names/Prénoms/Nombres

FIELD

Nationality/Nationalité/Nacionalidad

UNITED STATES OF AMERICA

Date of birth/Date de naissance/Fecha de nacimiento

10 AUG 2005

Sex/Sexe/Sexo

3

Place of birth/Lieu de naissance/Lugar de nacimiento

CALIFORNIA. U.S.A.

Date of issue/Date de délivrance/Fecha de expedición

29 AUG 2024

Date of expiration/Date d'expiration/Fecha de caducidad

28 AUG 2034

Authority/Autorité/Autoridad

UNITED STATES DEPARTMENT OF STATE

[illegible]

A3720695261 SA0508104M3408283457786315<581536



Name: Field Wang
Birthdate (MM/DD): 08/10
Print Date: 01/27/2025
Student ID: N14024807
Institution ID: 002785
Page: 1 of 1

New York University
Beginning of Undergraduate Record

Test Credits

Test Credits Applied Toward Fall 2024

<u>Test</u>	<u>Component</u>	<u>Units</u>
ADV_PL	Calculus AB	4.0
ADV_PL	Environmental Science	4.0
ADV_PL	European History	4.0
ADV_PL	German Language	4.0
ADV_PL	Latin	4.0
ADV_PL	World History	4.0
Test Totals:		24.0

Fall 2024

College of Arts and Science
 Bachelor of Arts
 Major: Undecided

First-Year Cohort Meeting	COHRT-UA 10-010	0.0	P
Introduction to Microeconomics	ECON-UA 2-030	4.0	A
Writing as Inquiry	EXPOS-UA 1-038	4.0	A
Conversation/Composition	GERM-UA 111-001	4.0	A
Social and Cultural Analysis 101	SCA-UA 101-001	4.0	A

	<u>AHRS</u>	<u>EHRS</u>	<u>QHRS</u>	<u>QPTS</u>	<u>GPA</u>
Current	16.0	16.0	16.0	64.000	4.000
Cumulative	16.0	40.0	16.0	64.000	4.000

Spring 2025

College of Arts and Science
 Bachelor of Arts
 Major: Undecided

Globalization and its Discontents	FYSEM-UA 484-001	4.0	***
German Culture 1890-1989	GERM-UA 133-001	4.0	***
Vocal Training (Private Lesson) for Non-Majors	MPAVP-UE 1512-015	2.0	***
The Politics of Public Policy	UPADM-GP 101-001	4.0	***
Quantitative Analysis for Public Policy	UPADM-GP 111-001	4.0	***

	<u>AHRS</u>	<u>EHRS</u>	<u>QHRS</u>	<u>QPTS</u>	<u>GPA</u>
Current	18.0	0.0	0.0	0.000	0.000
Cumulative	34.0	40.0	16.0	64.000	4.000

End of Undergraduate Record

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 Yoo		FIRST NAME Isaac	
SSN ***_**_****		BIRTH DATE 1/24/2006	PHONE - TYPE (971) 275 - 3926 - Mobile
EMAIL lszy6506@gmail.com			
EMERGENCY CONTACT			
NAME Christina Yoo		ADDRESS 1135 Willow St, San Jose, 6 95125	
PHONE (503) 707 - 4529	EMAIL ADDRESS Theyoos@gmail.com		RELATIONSHIP mother
CURRENT ADDRESS			
STREET ADDRESS 1135 Willow St		CITY San Jose	STATE CA
ZIP 95125			
MOVE IN DATE	MOVE OUT DATE current	MONTHLY RENT \$0.00 / Mo.	
EMPLOYMENT & INCOME INFORMATION			
BACKGROUND INFORMATION			
Have you ever filed for bankruptcy? NO		Have you ever willfully refused to pay rent when due? NO	
Have you ever been evicted from a tenancy or left owing money? NO		Have you ever been convicted of a crime? NO	
SUPPLEMENTAL QUESTIONS			
Will the tenant be receiving stove knob covers from property? ☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.			
Window Guards: ☒ No children 10 years of age or younger live in my apartment			
Were you referred by a broker? NO			
I (we) have seen the actual apartment for which I (we) are applying?: NO			
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 Isaac Z. Yoo



Signed by Isaac Z. Yoo

Thu Jun 19 2025 11:55:30 PM EDT

Key: 2FB51DDC; IP Address: 216.165.95.155

Isaac Z. Yoo (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
Isaac Z Yoo	XXXXXXXXXXXX1821	15939553	\$21.50

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

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 Isaac Z. Yoo**The property's screening criteria result****DECLINE**

This application does not meet one or more of your requirements that is set to "Pass/Fail" based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Isaac Z. Yoo: 693

		Importance	Result
AI Score		Pass/Fail	👍
No Credit		Pass/Conditional	👍
Total annual income to rent ratio exceeds 40.0		Pass/Fail	👎
May have been through a bankruptcy		Pass/Fail	👍
No unpaid rental collections		Pass/Fail	👍
Employment verification must not be Verified False		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	👍



Rental Report for Isaac Z. Yoo, 6/20/2025 for W.14J at The Copper

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

NOTIFICATION(S)

APPLICANT: Equifax Credit File Frozen

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

Credit Quick Summary

Total annual income (reported by Applicant)	\$0.00	
Total verified annual income	\$0.00	
Total verified combined annual income to rent ratio	0.0 (based on rent of \$12,542.85)	
Total number of accounts	3	
Accounts with no late payments	3 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	\$7,564.00 (\$0.00 past due)	
Outstanding revolving debt	\$1,858.00 (23% of limit) (\$0.00 past due)	
Outstanding loan balance	\$5,706.00 (\$0.00 past due)	
Bankruptcies, foreclosures, and legal items	0	
Collection total balance (includes past due)	\$0.00	
Rental History records found	0	

Identity	From Application	From TransUnion
Name:	Isaac Z. Yoo	ISAAC Z. YOO
SSN:	***_**_****	***_**_****
Birth Date:	1/**/2006	1/**/2006

Addresses	From Application	From TransUnion
	1135 Willow St San Jose, CA 95125 - US	33 W WASHINGTON 415 NEW YORK, NY 10011 (Applicant) Reported 10/2024 1135 WILLOW SAN JOSE, CA 95125 (Applicant) Reported 8/2024 2228 CABRILLO SANTA CLARA, CA 95050 (Applicant)

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

Employment Verifications

From RealPage

Requested For Isaac Z. Yoo Requested Date 6/20/2025	Employer N/A	Position Held N/A (Auto-generated placeholder)	Annual Salary \$0.00	Supervisor N/A
	Results Verified Correct	Verified Annual Salary \$0.00	Contact No Verifiable Income (See Notes)	

Comments From On-Site.com

6/23 11:32 AM EDT (JGONZALES9) - The applicant does not offer a current job or source of income for verification. Verified correct with income of \$0.00.
 Company Name: N/A
 Job Title: N/A (Auto-generated placeholder)
 Salary: \$0.00/Mo.



Criminal and Other Public Records			
Requested For Isaac Z. Yoo	Period Searched 6/20/2018 - 6/20/2025	Requested 6/20/2025	Returned 6/20/2025
Results No Records Found			

National Sex Offender Registry History		
Requested For Isaac Z. Yoo	Date Requested 6/20/2025	Date Returned 6/20/2025
Results No Records Found		

Restricted Person Search		
Requested For Isaac Z. Yoo	Requested 6/20/2025	Returned 6/20/2025
Results No Records Found		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	Score 693	Score Factors Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From TransUnion		
Risk Model Name Credit Score (Applicant)	Score 652	Score Factors The date that you opened your oldest account is too recent The balances on your accounts are too high compared to loan amounts Lack of sufficient relevant real estate account information You have too many accounts that were opened recently
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts							
From TransUnion							
Account Name MOHELA/DOFED (Applicant)	Opened 8/2024	Last Active	30-59 0	60-89 0	90+ 0	Past Due \$0.00	Balance \$5,706.00
	Monthly Payment	High Credit \$5,500.00	Type INSTALLMENT	Comments PAYMENT DEFERRED Rate/Status 01: Paid or paying as agreed			
	Payment History 0 0 0 0 0 0 0 0 0 0 4/ 25 2/ 25 12/ 24 10/ 24 8/ 24						

Account Name CAPITAL ONE (Applicant)	Opened 9/2024	Last Active 5/2025	30-59 0	60-89 0	90+ 0	Past Due \$0.00	Balance \$1,858.00
	Monthly Payment	High Credit \$2,230.00	Type REVOLVING	Comments Rate/Status 01: Paid or paying as agreed			
	Payment History 0 0 0 0 0 0 0 0 4/252/2512/2410/24						
Account Name DISCOVERCARD (Applicant)	Opened 7/2024	Last Active 12/2024	30-59 0	60-89 0	90+ 0	Past Due \$0.00	Balance \$0.00
	Monthly Payment	High Credit \$500.00	Type REVOLVING	Comments Rate/Status 01: Paid or paying as agreed			
	Payment History 0 0 0 0 0 0 0 0 0 0 4/252/2512/2410/248/24						
Previous Credit Inquiries							
From TransUnion							
9/2024		CAPITAL ONE (Applicant)					



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 from 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.

California USA

IDENTIFICATION CARD



012406

W9853387

EXP 01/24/2030

DCE 01/24/2006

EXP 21 JUN 2027



01242006



LN YOO
FN ISAAC ZECHARIAH
1135 WILLOW ST
SAN JOSE, CA 95125



SEX M
HAIR BRN EYES BRN
HGT 5'-07" WGT 110 lb

DD 03/28/202551610/BBFD/30

ISS
03/28/2025



Dear Isaac,

Congratulations! On behalf of the admissions committee, it is my honor and privilege to share with you that you have been admitted to the Liberal Studies Core at New York University spending your first year at our campus in New York City, and to the NYU Class of 2028.

In 1831, NYU was founded by Albert Gallatin, Treasury Secretary to U.S. Presidents Thomas Jefferson and James Madison, to do something that had never been done before in higher education—establish a university that was open to students of all backgrounds based on their talent and merit alone. In short, Gallatin envisioned a University without walls. NYU has built on this boundaryless foundation to become the largest independent research university in the United States, and one of the most influential institutions of higher learning in the world.

The Liberal Studies Core is a rigorous two-year curriculum that is truly interdisciplinary, providing you with a foundation for nearly one hundred majors at NYU. The Core features a dynamic liberal arts college environment: small, seminar-style classes; distinguished teaching; and a study of great works from across the world. Upon completing the Core, you may continue in Global Liberal Studies, declare a major in the College of Arts and Science, or transition to one of seven other schools at NYU. Please visit our [program website](#) to learn more.

We considered you for admission to each of our campuses and global academic centers for which you expressed interest in your application. Your offer of admission is extended with the expectation that you will spend your first year at our campus in New York City.

Your [status page](#) has been updated and will serve as your admitted student information hub over the next few months. There, you will see information about accepting your offer of admission — your deadline is **March 1, 2024** — and viewing your financial aid offer, if you applied for aid. Beyond your checklist of next steps, you'll find plenty of resources to help you learn more about academics, student life, and financial aid there, too.

Though you applied for Early Decision admission, you are no longer obligated to accept our offer of admission because we have admitted you to your alternate program of interest at NYU. However, once you confirm your enrollment, it is still your ethical obligation as an Early Decision applicant to withdraw any applications you may have submitted to other colleges or universities.

Please know that your offer of admission is contingent upon successful completion of your existing academic program at a performance level comparable to the one presented in your application. Visit the [admitted student](#) section of our website to review our [expectations for admitted students](#).

Isaac, you should be extremely proud of your accomplishments and I encourage you to celebrate with your family and friends who have supported you thus far on your intellectual journey. We look forward to welcoming you to the NYU community, and invite you to connect with new classmates on the [NYU Class of 2028](#) Facebook page.

Sincerely,

Jonathan B. Williams

Associate Vice President for Undergraduate Admissions and Pre-College Access and Pathways